

Daily Union Article

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Title: When Damaged Cars Flood the Market

As I was driving through Manhattan last week, I pulled up alongside 3 flatbed tow trucks stopped at a red light. When the light turned green, the trucks pulled forward into another lane and water gushed out of the trunks of the cars. No doubt, these cars represented a small fraction of the number of cars that had to be towed due to the regional flash flooding the community experienced last week. As they pulled past, I wondered where they were taking the cars.

Now, this week, as I watch our national news, there are the reports of life-threatening floods as a result of Hurricane Florence's landfall and storm aftermath. Although my thoughts and prayers have been with those effected in the Manhattan, Kansas flooding and those on the southeast coast, I also ponder "What happens to all the vehicles that will fall prey to the predicted torrential rainfall? Do they get repaired for the owner's to use, are they totaled and towed, or do they head straight for the junkyard?"

As I checked into what might happen to flood-damaged cars, I found that any of the above options could be where they end up, but often they come back onto the market. Storm-damaged cars are sometimes cleaned up and taken to a completely different part of the country to be placed on a lot for sale. Because of this, consumers across the United States should be vigilant with their inspection of a used car before they purchase it.

It is always smart to take a very close look at a used car or, better yet, have a trusted mechanic check the car over thoroughly. What can you do to protect yourself?

Colleen Tressler, a Consumer Education Specialist with the United States Federal Trade Commission offers an overview of what consumers can do to ensure they don't buy a flood-damaged car unknowingly.

- Look for water stains or other unusual stains on the carpet. Under closer investigation, you may see sand or silt along the seams of the carpet, under the floor mats, or on the dashboard. Other signs to look for include fogging inside the headlights and taillights, or rust and flaking metal on the undercarriage.
- Pay close attention to the smell of the car. Even with the use of odor neutralizing aerosol sprays, you can often catch the whiff of musty, moldy, or mildewed surfaces. If the aroma in the car is overwhelming with cleaners and disinfectants, that might be a sign that someone's trying to mask a mold or odor problem. If the carpet or upholstery is new, that might raise a red flag, as well.
- Get a vehicle history report from a database service. The National Motor Vehicle Title Information System (NMVTIS) website ([www.vehiclehistory.gov](http://www.vehiclehistory.gov)) can provide you with a vehicle history report that includes title, insurance loss, and

salvage information. The site also lists NMVTIS-approved providers of vehicle history reports. For a small fee, you can enter the vehicle's VIN (vehicle identification number) to learn the car's history.

NMVTIS-approved providers offer vehicle history reports to consumers, car dealerships, and financial institutions. But not all vehicle history reports are available through the NMVTIS website. Reports from other providers sometimes have additional information, like accident and repair history:

AutoCheck.com

Carfax.com

Vinaudit.com

(Note: Geary County K-State Research and Extension doesn't endorse any specific services.)

The National Insurance Crime Bureau's free database

(<https://www.nicb.org/>) lists flood damage and other information, as well.

Take note, though. NICB reports are only helpful if the car was insured. If the owner of an uninsured flood-damaged car tries to sell it on the open market and you're the buyer, you may never know there's a problem until things like the electrical system go bad.

- Learn more about title terminology. A "salvage title" and a "flood title" indicate very unique histories. A "salvage title" means the car was declared a total loss by an insurance company because of a serious accident or some other problems. A "flood title" means the car has damage from sitting in water deep enough to fill the engine compartment. The title status is part of a vehicle history report. Either way, every used car needs an inspection and records before you buy, but with salvage- and flood-titled cars, you need to be extra careful. Be especially wary of any used car being offered with a "lost" title or with only a bill of sale.

Totaled cars are typically sold to at salvage auctions where they may then end up in a junkyard or in the hands of vehicle rebuilders. If the flood damage is disclosed on the title, reselling them to consumers is legal. For vehicle rebuilders, they can't register the car until all the necessary repairs have been made and the vehicle passes and official inspection. Once those steps are taken, then the vehicle is given a "rebuilt" title, which allows it to be sold on the market for consumer use.

- Have a trusted mechanic inspect the car's mechanical and electrical components and the systems that contain fluids to check for water contamination.
- Report fraud. If you suspect a dealer is knowingly selling a storm-damaged car or a salvaged vehicle as a "good-condition" used car, contact your auto insurance agent or the NICB at (800) 835-6422. Perhaps then, you can help someone else avoid being scammed.

For more information on consumer protection and smart buying practices, feel free to give me a call at the Geary County K-State Research and Extension office at 785-238-4161. Until next time, keep living resourcefully!