

Flooded Vehicles

When serious storms or hurricanes result in local or regional flooding, the impact on the car market may be felt nationally. Cars that may have been totaled because of serious water damage in one state may end up on the seller's block in another state. Sadly, due to unethical or criminal actions, there may be no mention that a vehicle was once waterlogged. A person looking at any used car must take steps to avoid buying a car that is nearly guaranteed to need serious repairs.

Flooded cars, normally, should only make their way into the used car market by, first, making it through a salvage auction after receiving either a salvage or flood title. After they are auctioned, they may receive a clean title after the buyers show proof that all needed repairs have been made. Such vehicles should also undergo thorough inspections before they are made available for sale.

Unfortunately, particularly after catastrophic storms, vehicles are often cleaned up by original owners or dishonest dealers and sold to auto auctioneers without information about the water damage. Such vehicles may face a laundry list of problems such as:

- bacteria infestation (due to damp, hidden areas)
- more rapid rusting and corrosion
- engine damage
- electrical system damage
- brake, brake pads damage
- operating parts contamination (with dirt and other particulate matter)
- corroded air bag controllers

It is critical to guard yourself against unwittingly buying a flood damaged vehicle.

The fact that a car or truck has been flooded and cleaned or repaired should be shared with prospective buyers. Asking questions and doing a little detective work are necessary to protect against buying a flood-damaged vehicle. First, ask the seller why the vehicle is available for sale. Sometimes it's best to be blunt by asking whether the vehicle has ever been in an accident or suffered flood damage.

Then take a close look at the car, looking for signs of water damage. If you write down the auto's Vehicle Identification Number (VIN), you can use that information to find out the vehicle's history. A number of Internet sites offer history report services such as the NMVTIS (National Motor Vehicle Title Information system), which facilitates vehicular background checks. Insurance companies are also, voluntarily, reporting full information on cars for which they have paid total losses on due to water damage. Further, either you or a trusted mechanic can inspect the car for the following signs:

- A damp or musty odor in the car's interior
- Existence of brittle wiring casing
- Debris beneath carpeting floor pads
- Water line marks or silt
- Undercarriage with spots of rust or evidence of flaking
- Rusting of any metal bolts, door hinges or other pieces in a car's interior (including the car seat springs)
- Grass, dirt or debris on a car's air filter
- Any pooling of water or signs of rust in the trunk, spare tire and/or car jack
- Evidence of moisture in gauges
- Vehicle is being sold with a "lost" title

Be certain to check that all electrical items such as lights, horn, radio/CDs, turn signals and headlights operate properly. Also be on the lookout for signs that a seller is hiding something, such as a used car that has had carpeting or upholstery replaced or a car that was recently painted. Other ways to protect yourself are to insist upon a warranty, refuse to buy any vehicle on an "as is" basis and to take the vehicle out for a test drive.

Remember, besides the cost of the used car, SUV, pick-up or van, you also face the costs of registering and insuring the vehicle. Make sure that the transaction isn't spoiled by a watery surprise.