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7 Insider Tips for Identifying a Flood-Damaged Vehicle

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Flooding as a result of hurricanes and other weather phenomena is a common occurrence that can have long lingering effects even after the water has receded. Vehicles are especially susceptible to flood damage, which ultimately affects their value even if the damage is light.

Hurricane Florence and the associated flooding in the Carolinas is expected to result in fewer than the 300,000 to 500,000 severely damaged or destroyed vehicles in the Houston area last year after Hurricane Harvey. According to Jonathan Smoke, chief economist Cox Automotive, the parent company of Kelley Blue Book, "We've taken a look at the potential automotive impact and, thankfully, believe the loss in total will be manageable. While any flooded vehicle is a disaster, we expect Florence to take relatively few in comparison to other hurricanes.

"Vehicles are key to any recovery, as transportation is vital. In Houston, Texas, last year, the vehicle density in the city and the nature of the flood meant a significant, sizeable loss of vehicles. Replacement vehicles were therefore hard to come by, which slowed the recovery. The sizeable Houston loss also impacted used-vehicle prices across the country, as the need outpaced the supply.

Impact less than Hurricane Harvey

"Vehicle density in current path, thankfully, is about half that of Houston," he added.

"The broad possible impact path of Hurricane Florence from Savannah, Ga, to Norfolk,

Va, encompasses a population of 10.2 million people and 3.9 million households. Thankfully this is not as densely populated as some coastal regions." The total number of vehicles affected may be less than 100,000.

Still, the potential for the number of affected vehicles coming back into the marketplace will only rise as owners try to salvage whatever value they can from a vehicle affected by floodwaters.

Many states issue a flood or salvage titles to a vehicle that has been flood-damaged, information which can be found in a vehicle history report. AutoCheck is Kelley Blue Book's vehicle history report partner, and Carfax recently opened its flooded vehicle database search to the public for free. Through these services you can learn a lot about a vehicle's history with only the car's Vehicle Identification Number (VIN).

Still, it is not uncommon for owners to try to unload their car or truck before a flood or salvage title appears on a vehicle's history report, as there is delay. To combat this possibility, it's important for consumers to look for the warning signs of flood damage in a vehicle.

What to look for

So what should used car shoppers look for? For answers we turned to Kelley Blue Book sister company Alliance Inspection Management, which specializes in vehicle inspections for dealerships, finance companies, fleet operators, auction houses and consumers. With over 1,300 employee inspectors in the U.S. and Canada, AiM provides inspection services throughout North America and inspects over 2.4 million used vehicles annually, in addition to numerous new vehicles.

According to specialists at AiM, even if a vehicle runs, buyers should be on alert for the following telltale signs of flood damage.

- A **musty odor** in the vehicle, which may be from moldy carpeting or padding. If possible, pull up the carpeting to check for moisture or mud residue.
- Moisture or mud residue in the **spare tire well** in a vehicle's trunk. This is a clear sign further inspection is needed. Also check the glove box for signs of silt.
- **Mud** or silt residue in the front seat tracks. Also check inside door hinge boxes and, if possible, remove the door liner to check inside doors for signs of silt or mud.
- Inspect for light **surface rust** on exposed stamped steel brackets under the dashboard and instrument panel area or under the seats, components that would not get wet in normal operating situations.
- **Water or condensation** in the headlights or taillights. AiM specialists note this could also be due to an accident, but moisture here could be an indicator of flood-related problems.
- **Power doors or lift gates** that don't function properly.
- **Corrosion** in the vehicle's undercarriage, such as on brake lines or around the fuel tank. When corrosion appears near the top of the springs, or if the shock towers show signs of corrosion, flood-related damage is likely.

AiM experts note that water levels that reach only to the center of the wheels can be damaging, as brake systems that sit submerged in flood waters can be compromised and will likely need replacement. Any vehicle in water well above the wheels, and definitely submerged vehicles, should very likely be scrapped. Automakers and insurers work hard to get these vehicles off the road for full scrappage at junk yards.

Other risks

Also, vehicles exposed to corrosive salt water are at greater risk. Still, it is important to recognize that vehicles in normal operation do come in contact with water – in car washes, extreme detailing work, or from a window being left open during a passing storm. Signs of moisture do not necessarily mean a car has been flood damaged. But

being alert to signs of flood damage is important, particularly after catastrophic floods as recently recorded in Houston and elsewhere.

When inspecting a used vehicle, beware of those with VINs that do not match. If a flood damaged vehicle is reconditioned and retitled in a different state, once passing an inspection it may be issued a new, clean title and VIN. The new VIN will not match the numbers posted elsewhere on the vehicle. If this is the case, proceed with caution.

Vehicles going through auction and sold at dealerships are likely better off, as those vehicle would likely have been inspected by professionals. Consumer-to-consumer purchases are where caution is needed.

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