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Tips for Car Buyers

Checking for Flood Damage



Overview

Purchasing a motor vehicle will be one of the largest purchases you will ever make aside from buying a home. The Office of the Hidalgo County Tax Assessor –collector is dedicated to helping consumers make informed decisions when buying a motor vehicle. The Hidalgo County Tax office wants you to be a “Smart Buyer.” The purpose of this notice is to help consumers identify a potentially flood-damaged vehicle.

Unfortunately, severe weather events like river flooding and hurricanes often result in flood-damaged vehicles. A vehicle submerged in water suffers severe damage, especially when water enters the passenger compartment. Modern vehicles with electronics are particularly at risk, as waterlogged computer chips may cause damage to the engine or make the vehicle unsafe to operate. While cleaning a vehicle may improve the appearance, the severe damage caused by water infiltration is not as easily detected and may not have been addressed. These “cleaned” vehicles often find their way back into the stream of commerce. The Hidalgo County Tax Office wants you to be a “Smart Buyer” and arm you with as much information as possible before the sale.

The following checks and inspections should be performed to reduce the likelihood that you will purchase a car that has been damaged in a flood:

1. Check vehicle carpeting for water damage
2. Check for rust on screws or other metallic items
3. Inspect upholstery and seat belts for water stains
4. Remove the spare tire and inspect the area for water damage
5. Check the engine compartment for mud or indicators of submergence
6. Check under the dashboard for mud or moisture
7. Inspect headlights and taillights for signs of water
8. Check the operation of electrical components
9. Check for mold or a musty odor on interior of vehicle
10. Check the vehicle title history

Inspect the Vehicle

While there is no foolproof way to check if a vehicle is flood damaged, these inspection tips are suggestions to follow to reduce the chances of buying a flood-damaged vehicle:

- HAVE THE VEHICLE INSPECTED BY A TRUSTED MECHANIC.** Most buyers are not auto technicians and there can be a myriad of problems with a used car under the hood. A prudent move would be to have a trusted mechanic inspect the vehicle from top to bottom. It would be wise to walk away and find another dealership if the dealer refuses.
- CHECK VEHICLE CARPETING FOR WATER DAMAGE.** Check under the carpets to see if the floorboard is wet, damp, muddy or shows evidence of water stain marks, especially from salt-water infiltration. Has the carpet been replaced? That could be a sign the seller is concealing water damage.
- CHECK FOR RUST ON SCREWS OR OTHER METALLIC ITEMS.** Inspect the seat-mounting screws, console and other areas of the vehicle to see if there is any evidence of rust, or that they were removed to remove or replace seats to dry the carpets.
- INSPECT UPHOLSTERY AND SEAT BELTS FOR WATER STAINS.** Inspect all interior upholstery and door panels, especially the seat belts, for any evidence of fading. Extend the seat belt when inspecting.
- REMOVE SPARE TIRE AND INSPECT AREA FOR WATER DAMAGE.** This is an area where water may pool in a submerged vehicle and may be often overlooked when the vehicle is being cleaned up for resale. It is not uncommon to note rust or water stains in this area.
- CHECK THE ENGINE COMPARTMENT FOR MUD OR WATER.** Examine the interior and the engine compartment for evidence of water and residue left that are indicators of water submergence. Check for mud or residue in alternator crevices, behind wiring harnesses and around the small recesses of starter motors, power steering pumps and relays.
- CHECK UNDER THE DASHBOARD FOR EVIDENCE OF MUD OR MOISTURE.** Check under the dashboard for dried mud and residue, and note any evidence of mold or a musty odor in the upholstery, carpet or trunk.
- INSPECT DRAIN PLUGS.** Check the rubber drain plugs under the car and on the bottoms of car doors. If the drain plugs look as if they have been removed recently it might have been done to drain floodwater.
- INSPECT UNDERCARRIAGE OF VEHICLE.** Inspect the undercarriage of the vehicle for evidence of rust and flaking metal that would not normally be associated with late model vehicles.
- INSPECT ELECTRICAL SYSTEMS.** Complete a detailed inspection of the electrical wiring system, looking for rusted components, water residue or suspicious corrosion.
- INSPECT HEADLIGHTS AND TAILLIGHTS FOR SIGNS OF WATER.** Inspect ALL vehicle lighting. Water lines may appear on the lens or the reflectors of the vehicle if it had been previously submerged.

Check the Vehicle Title History

Always check the vehicle's title history. It may indicate whether the vehicle you may be interested in purchasing has been the subject of flood damage.

- While the federal government requires insurance companies to label vehicle titles as “non-repairable” when insurance claims have been filed for flooding, some states do not have flood-damage brands on their titles.
- Exercise extreme care when considering buying a car with a “rebuilt” brand on the title. This vehicle has already been declared a salvage vehicle and has been “rebuilt.” Always find out why a vehicle had been declared to be a salvage motor vehicle. Was it a collision or was it a flood?
- Has the vehicle been titled in an area where there has been a severe weather event? Consumers should be aware of severe weather events that take place in their area or nearby states. Flood damage vehicles can find their way into your area and onto an auto dealer lot for resale.
- Always be suspicious if you see an insurance company as an owner when looking at the title history of a vehicle. Some states brand the titles as “rebuilt” rather than “flood damaged.” Even looking at the title is not always helpful. For instance, an individual that owns a vehicle but does not have a comprehensive or “full” insurance coverage on the vehicle may try to dispose of a flood-damaged vehicle without ever disclosing that the vehicle was submerged.
- If buying from a private owner, check online to see if the area where the seller lives or lived was subject to flooding in recent years. Some unscrupulous sellers may “wash” the title of a flood-damaged or rebuilt vehicle by re-titling the vehicle through other states to remove a flood brand. Always be suspicious if the title history shows that a vehicle has been licensed in several states over a short period of time.

Obtain a Title History Check from TxDMV

Why would I do a Title Check? The Vehicle Identification Number (VIN) is run through the National Motor Vehicle Title Information System (NMVTIS), a national consumer protection database that provides title information from states across the country. Whether you are buying from a local dealer, individual, or you are eyeing a vehicle from an online auction website, it will help you to know more about the vehicle you are buying before you pay any money, or sign any paperwork for the vehicle. Use the TxDMV Title Check Service and, for a fee, you may select from a variety of vendors who can provide information on the title history of the vehicle you are thinking of purchasing. <http://www.txdmv.gov>

Additional Resources That May Help You Determine Flood Damage

Salvage Database

- The Salvage Database provides information about salvage or junk vehicles; damage from hail, flood or fire; some mileage discrepancies or odometer rollbacks; and gray market vehicles. There is no cost for using this service. NICB VINCheck
- What is NICB? The National Insurance Crime Bureau (NICB) is a non-profit organization with membership that includes 1,100 property and casualty insurance companies, vehicle rental companies, auto auctions, vehicle finance companies, and self-insured organizations that is dedicated to fighting insurance fraud and crime. <https://www.nicb.org/>
- What is this service? NICB's VINCheck is a **free** service provided to the public to assist in determining if a vehicle has been reported as stolen, but not recovered, or has been reported as a salvage vehicle by cooperating NICB member insurance companies. To perform a search, a vehicle identification number (VIN) is required. A maximum of five searches can be conducted within a 24-hour period per IP address.

Contact us

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