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TxDMV Informs Owners of Flood-Damaged Vehicles of Duty to Brand Their Title

Texans urged “Don’t let the future owner of your vehicle be the next victim of Hurricane Harvey.”

AUSTIN – With an estimated 500,000 to one million cars and trucks ruined in recent floods from Hurricane Harvey, the Texas Department of Motor Vehicles (TxDMV) is reminding Texans whose vehicles were flood damaged of their duty to get their titles branded.

Texas law requires any vehicle damaged to the extent that it meets the definition of salvage or nonrepairable to be issued a salvage title or nonrepairable title, respectively, prior to any future title transfers. If the vehicle is damaged due to a flood, the salvage or nonrepairable title will be marked with a “Flood Damage” notation, also known as a brand.

While many of these vehicles will go through insurance companies and get marked as flood damaged, there may be tens of thousands of vehicles that are uninsured or covered by liability only insurance. TxDMV wants to ensure owners of these vehicles are aware of Texas law.

Texans with comprehensive insurance coverage should contact their insurance providers who will facilitate the title process and notify TxDMV of the flood-damaged vehicle.

Texans who have liability only insurance or have no insurance at all are still required to determine if their vehicle is salvage or nonrepairable.

TxDMV offers these steps to those vehicle owners:

- ★ Get the vehicle inspected by any insurance adjuster to determine the amount of damage.
- ★ Determine the value of the vehicle from a national reference guide.
- ★ If the amount of damage exceeds the value of the vehicle in the national reference guide, you must apply for a salvage or nonrepairable vehicle title.

You must obtain a salvage or nonrepairable title if the vehicle is damaged to that extent before you transfer the vehicle. The only exception to this requirement is if the vehicle is being transferred to an insurance company paying a claim, a licensed salvage dealer, used automotive parts recycler, or

metal recycler. Owners who fail to comply with this requirement are subject to criminal penalty. In addition, it is a violation of state law to operate, register, or permit the operation of a salvage or nonrepairable vehicle on a public highway. Criminals looking for an opportunity to make a quick dollar will be on the lookout for flood-damaged vehicles they can buy cheaply and sell to innocent victims.

“Too many Texans already get taken advantage of by people selling flooded, salvaged, and rebuilt vehicles as though they were in perfect condition,” said TxDMV Executive Director Whitney Brewster. “Don’t let the future owner of your damaged vehicle be the next victim of Hurricane Harvey.”

Information on applying for a salvage or nonrepairable title can be found on TxDMV’s Hurricane Harvey Emergency Information webpage at www.TxDmv.gov/Harvey. The process is relatively simple, usually involving only the current vehicle title, completing a one-page form, and payment of the \$8 application fee. TxDMV also provides information about how to protect yourself from unknowingly purchasing a flood-damaged vehicle by doing a [Title Check](#) before you buy.

“Owners of these vehicles must know of their responsibility to obtain a salvage or nonrepairable title before selling the vehicle to someone else,” Brewster said. “This ensures future purchasers are aware of the vehicle’s prior, flood-damaged condition.”

“Remember,” she added, “When title fraud happens, innocent people are hurt.”



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The Texas Department of Motor Vehicles serves, protects and advances the citizens and industries in the state with quality motor vehicle related services. For every \$1 it spends, TxDMV returns \$11 to the state. Each year the agency registers more than 24 million vehicles; issues more than 8 million vehicle titles; licenses approximately 34,000 motor vehicle dealers and distributors; credentials more than 60,000 motor carriers; issues more than 650,000 oversize/overweight permits; investigates approximately 13,000 complaints against dealers and motor carriers; and awards grants to law enforcement agencies to reduce vehicle burglaries and thefts. Learn more at www.TxDmv.gov.