**Other Needs Assistance (ONA) for Vehicles**

FEMA’s Other Needs Assistance (ONA) provides financial help after a disaster to cover necessary expenses and serious needs not paid by insurance or other sources. This may include repair or replacement of a vehicle. You must first apply to FEMA at 800-621-3362, [DisasterAssistance.gov](http://www.disasterassistance.gov/), Disaster Recovery Center or [FEMA mobile app](https://www.fema.gov/about/news-multimedia/mobile-products),  In some cases you may be referred to the U.S. Small Business Administration (SBA). If you are referred to the SBA your transportation assistance may come in the form of a loan. However, if your application with SBA is denied you may be referred back to FEMAs ONA program for a potential grant to cover your transportation loss/needs.

For assistance to repair or replace a vehicle, the damage must have been caused by the disaster and the vehicle must no longer be operable or safe to drive. Cosmetic repairs will not be covered. Other conditions include:

* The vehicle must have been damaged by Hurricane Idalia and must have been located in one of the 16 designated counties at the time.
* Assistance is usually limited to one vehicle. If there is a second functional vehicle in the household, the applicant must certify in writing that the damaged vehicle is essential for the household’s daily use.
* The vehicle must comply with state registration and insurance requirements.
* The vehicle must be owned or leased (not a rental) by the applicant, co-applicant, or household member.
* The damaged vehicle must be an approved vehicle type, such as a car, truck, SUV or van.

The amount provided for repair or replacement is based on the degree of damage and the amount the state has determined for the maximum repair and replacement value.

* Documentation:
  + Proof of insurance policy showing the type of coverage or proof of vehicle meets the state’s requirement
  + Insurance provider settlement or statement that insurance coverage does not exist for vehicle repair
  + A verifiable estimate, bill or receipt confirming the damage was caused by the disaster.

For assistance to replace a destroyed vehicle, applicants must submit verifiable documentation from a state, local, territorial, or tribal government (SLTT) confirming the vehicle has been destroyed or salvaged because of the disaster.

* Replacement documentation:
  + Salvage Title or Certificate from the SLTT Department of Motor Vehicles; OR
  + Statement on official letterhead from the Public Works Department confirming the vehicle was destroyed and removed from the public right-of-way, OR
  + Statement from a local official.

If they need to purchase a new car, most major dealership have disaster relief discounts.