
Flood Damaged Vehicles

JOINT TRANSPORTATION OVERSIGHT COMMITTEE, SEPTEMBER 27, 2023

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Flood Damaged Vehicles in Vermont

- Difficult to quantify total number of flood damaged vehicles
- 181 FEMA applicants self-reported damage to vehicle
- 101 Vermonters reported damage to 112 vehicles via 211
- Numbers above likely do not capture most vehicles covered by comprehensive insurance

[Flooded cars at the Richmond Park and Ride](#), Rachel Hellman, Seven Days

Options for flood damaged vehicles



Repair or replacement through comprehensive automobile insurance

in 2020, 79% of insured drivers in the US purchased comprehensive coverage



Small Business Administration (SBA) Loan



FEMA Other Needs Assistance (ONA) Transportation Assistance

only after applicant has applied for SBA loan and been denied



AOT Flood Response Incentives

Clean Transportation Incentive Programs

- Incentive Program for New Plug-in Electric Vehicles
- MileageSmart (Used EVs/PHEVs/hybrids)
- Replace Your Ride

Incentive Program for New PEVs

Up to **\$5,000** for a new all-electric vehicle

Tax Filing Status	Adjusted Gross Income (AGI) Limits for Enhanced and Standard Incentives	State Incentive Amount	
		Plug-in Hybrid Electric Vehicle	All-Electric Vehicle
Individual filing as single	\$60,000 or less	\$3,000	\$5,000
	\$60,001 up to \$100,000	\$1,500	\$2,500
Individual filing as head of household	\$75,000 or less	\$3,000	\$5,000
	\$75,001 up to \$125,000	\$1,500	\$2,500
Individual filing as qualifying widower/surviving spouse	\$90,000 or less	\$3,000	\$5,000
	\$90,001 up to \$150,000	\$1,500	\$2,500
Married filing jointly	\$90,000 or less	\$3,000	\$5,000
	\$90,001 up to \$150,000	\$1,500	\$2,500
Married filing separately	\$60,000 or less	\$3,000	\$5,000
	\$60,001 up to \$100,000	\$1,500	\$2,500

\$8.4 million remaining out of nearly \$15 million authorized in incentive funds

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Incentive Program for New PEVs

Additional \$1,000 up to **\$6,000** for a new all-electric vehicle replacing a flood-damaged vehicle

The screenshot shows the website for Drive Electric Vermont. The header includes the logo and navigation links for Incentives, About EVs, Find Your EV, and Blog, along with a search bar. The main heading is "State of Vermont Incentives". A green banner highlights an "Update August 2023" regarding enhanced incentives for replacing flood-damaged cars. A "Jump to section" menu lists links for MileageSmart: used vehicles, New Electric Vehicles, eBikes, and Replace Your Ride: replacement of an old internal combustion engine vehicle.

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Program Summary

- For Vermonters at or below 80% of State Area Median Income
 - For used vehicles rated by EPA at **40 MPG** or higher
 - Incentives up to 25% of vehicle cost, capped at **\$5,000**



~\$1.8 million in incentive funds remaining
(Out of \$5,200,000 total since 2020)

\$3 million authorized for SFY2023 in Act 184

Up to 15% of incentives issued allowed for program administration

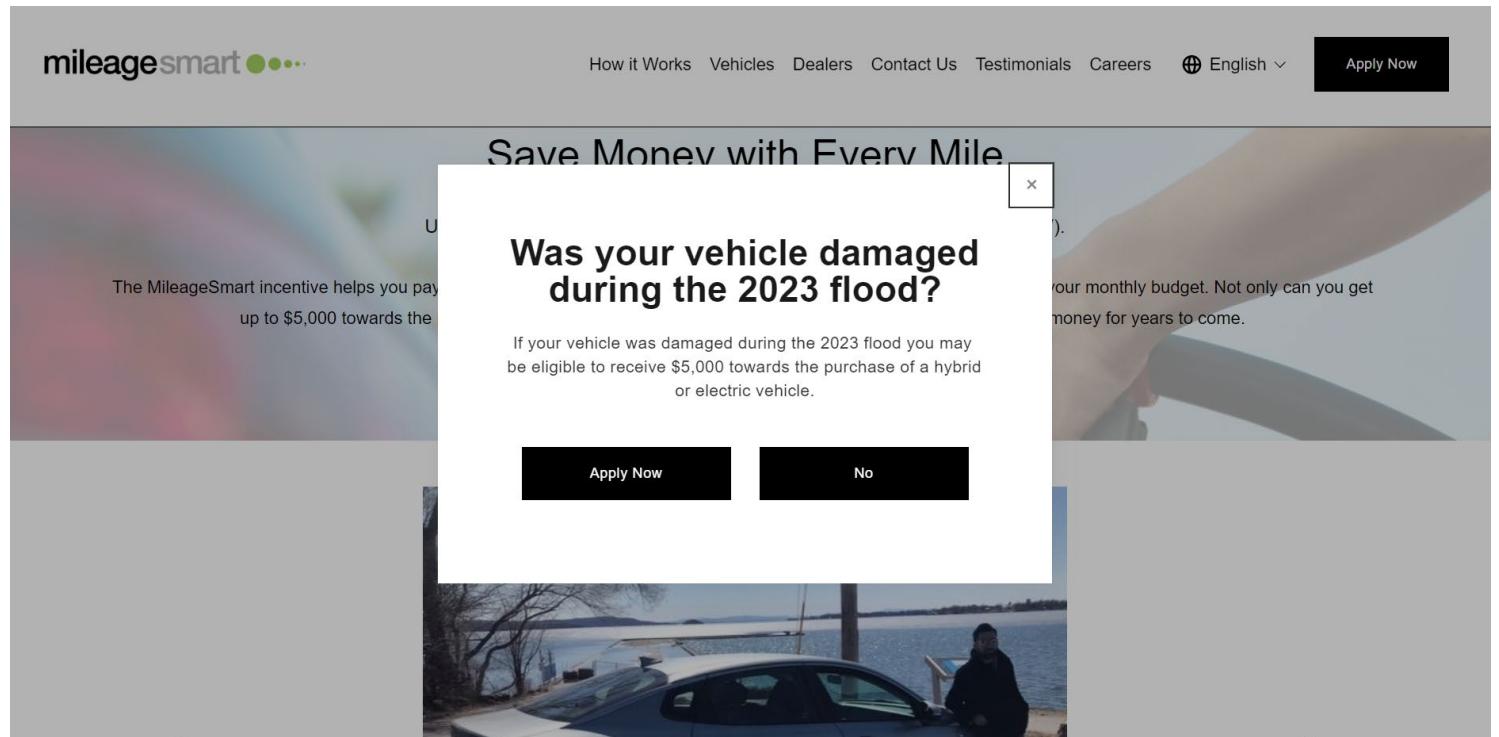
Clean Transportation Incentive Programs

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For vehicles replacing a 2023 Flood-damaged vehicle:

A full **\$5,000** incentive towards the purchase of a used PEV or hybrid, regardless of purchase price



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For vehicles replacing a 2023 Flood-damaged vehicle:
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MileageSmart Flood Response Applications	#
Applications to replace a flood damaged vehicle	17
Ineligible applications	4
Pending applications	2
Approved applications	11
Replaced vehicle information not provided	2
Replacing a vehicle under 10 years old	4
Replacing a vehicle over 10 years old	5
MileageSmart + RYR application	1

(161 total applications during the offer period of flood-enhanced incentives)

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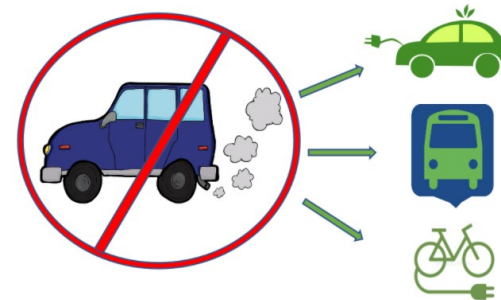
Replace Your Ride

Program Summary

Center for Sustainable Energy launched program in September 2022

Up to \$5,000 voucher for Vermonters to replace 10+ year-old less efficient vehicles with cleaner transportation options (PEVs, bikes, e-bikes, e-motorcycles, shared mobility)

\$3,197,500 remaining (out of \$3,845,000 authorized)



- \$5,000 for anyone who qualifies at the lower income level for the Incentive Program for New PEVs or for the MileageSmart Program
- \$2,500 for moderate-income households under the New PEV Program

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Replace Your Ride

In order to adapt program to the flood situation, the Agency waived drivability requirements for impacted vehicles:

- Ability to drive 30 feet forwards and backwards
- Ability to start engine on its own

(These are not found in statute, but were implemented in the administration of the program to meet legislative intent)

Two rebates thus far:

- One a MileageSmart + Replace Your Ride combination replacing a 2005 Ford Taurus
- One Vermonter replaced a flood damaged vehicle by purchasing a new 2023 Hyundai Ioniq 5

Contact

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