

Privately-owned Roads and Bridges

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FEMA Grants

Individual Assistance

FEMA's Individuals and Households Program grants may be used to repair disaster-damaged privately-owned access roads and bridges. To qualify, the survivor must meet all the basic eligibility criteria outlined for the Individuals and Households Program. They must also be the homeowner and the home serves as the primary residence.

A FEMA inspection is necessary to determine if repairs are necessary for a vehicle to access the property. In addition, the applicant must meet at least one of the following conditions:

- The road and/or bridge is the only access to the property.
- No one can access the home due to damaged infrastructure.
- The applicant is responsible (or shares responsibility with other homeowners) for maintaining the privately-owned access route to their primary residence.
- The safety of the occupants could be adversely affected because emergency services vehicles, such as an ambulance or fire truck, cannot reach the residence. However, this will only be considered if access was available before the disaster occurred.

When multiple households share a privately-owned access route, assistance is shared among applicants, requiring additional coordination and documentation between FEMA and each applicant.

U.S. Small Business Administration (SBA) Disaster Loans

The U.S. Small Business Administration, FEMA's federal partner in disaster recovery, may also be able to help. Businesses, nonprofit organizations including associations, and homeowners may be eligible for a low-interest disaster loan to repair or replace land improvements not covered by insurance. These



improvements include: a private road or bridge necessary to access the property (i.e., primary residence), repair retaining walls, etc. Homeowners who share private access roads and bridges with other homeowners may also be eligible for SBA disaster business loans. Agricultural property is not eligible under SBA's program. However, the applicant's (farmer's) primary residence, personal property contained therein, and access road to the residence are eligible under the disaster home loan criteria.

Businesses can apply directly on SBA's secure website at disasterloanassistance.sba.gov. Homeowners and renters should first register with FEMA. To obtain more information, call the SBA's Customer Service Center at 1-800-659-2955. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services, or email DisasterCustomerService@sba.gov.

Homeowners and renters in Breathitt, Clay, Floyd, Knott, Letcher, Owsley, Perry and Pike counties can go online to disasterassistance.gov, call 800-621-3362 or use the [FEMA mobile app](#). If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

For the latest information on Kentucky flooding recovery, visit [femagov/disaster/4663](https://fema.gov/disaster/4663) and follow us on Twitter at twitter.com/FEMARegion4.

For an accessible video on how to apply for assistance go to youtube.com/watch?v=WZGpWI2RCNw.

