

# Federal Assistance for Privately-Owned Roads, Bridges, Driveways

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*If you have a privately-owned road, bridge or driveway that was damaged or destroyed by the February severe storms and floods, FEMA and the U.S. Small Business Administration may provide financial assistance for replacement or repairs.*

To qualify for FEMA assistance, the following eligibility criteria must be met:

- You own the road, bridge or driveway in need of repair or replacement.
- A FEMA inspection determines that repairs are necessary for a vehicle to be able to access your property.
- You are responsible, or share responsibility with other homeowners, for maintaining the privately-owned access route to your primary residence.
- The affected property served as your primary residence at the time of the disaster.
- In addition, you must meet at least one of the following conditions:
  - The road, driveway or bridge is the only access to the property.
  - No one can access the home due to damaged infrastructure.
  - The safety of the occupants could be adversely affected because emergency services vehicles cannot reach the residence without the repair/replacement. (This will only be considered if access was available before the disaster.)

If multiple households share a privately-owned access route, each household should apply separately for FEMA assistance to be considered for all forms of aid. Assistance for the route will be shared among applicants, requiring additional coordination and documentation.

Repair awards will not include improvements to the access route's pre-disaster condition unless improvements are required by current government building codes or ordinances.



## How To Apply for FEMA Assistance

If you have not applied for FEMA assistance yet, you can still submit your application. Homeowners and renters in Breathitt, Clay, Estill, Floyd, Harlan, Johnson, Knott, Lee, Letcher, Martin, Owsley, Perry, Pike and Simpson counties who were affected by flooding are eligible to apply for FEMA assistance.

You can apply in several ways:

- Apply online at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Visit any Disaster Recovery Center. To find a center close to you, visit [fema.gov/DRC](https://fema.gov/DRC), or text DRC along with your Zip Code to 43362 (Example: "DRC 29169").
- Use the [FEMA mobile app](#).
- Call the FEMA Helpline at 800-621-3362. It is open 7 a.m. to 10 p.m. Eastern Daylight Time (EDT). Help is available in many languages. If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA your number for that service.

The deadline to apply for assistance is **April 25**.

For an accessible video on how to apply for FEMA assistance, go to [youtube.com/watch?v=WZGpWI2RCNw](https://youtube.com/watch?v=WZGpWI2RCNw).

## SBA Disaster Loans

Homeowners who share private access roads and bridges with other homeowners may also be eligible for Small Business Administration disaster loans. Agricultural property is not eligible, but a private access road to the farmer's residence, the residence itself and personal contents may be eligible under disaster home loan criteria. Please contact your Farm Service Agency ([USDA Service Center Locator](#)). For more information, call the SBA's Customer Service Center at 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](mailto:DisasterCustomerService@sba.gov).

For more information about Kentucky flooding recovery, visit [www.fema.gov/disaster/4860](https://www.fema.gov/disaster/4860). Follow the FEMA Region 4 X account at



[x.com/femaregion4](https://x.com/femaregion4).



**FEMA**