Talking Points

Assistance for Privately Owned Access Routes (Q&A)

The private road and a bridge leading to my home was washed out during the flood. Can FEMA pay for its repairs?

- FEMA might be able to help repair privately owned access routes under the Individuals and Households Program (IHP), including roads and bridges.
- You need to register for federal assistance.
- The dwelling reached by the access route has to be your primary residence, and there has to be no other available route.
- Once you have registered with FEMA, we check with the local government and the state to make sure the access road is not being repaired already.
- Access routes are not to be confused with driveways. Access routes lead to the driveway (if any) of a residence.

How much will FEMA give me toward repairing the road leading to my house? It’s not a public road and won’t be fixed by the county or the state.

- Each request is evaluated on a case-by-case basis. The most FEMA can give to any household under the IHP is $33,000. For example, if a household were granted $8,000 for housing and other needs, the most that would be granted to repair a privately owned access route would be $25,000.
- We cannot improve any property to pre-disaster conditions unless such improvements are required by existing local or state building codes or ordinances.

(more)
What if several families share a privately owned access route?

- The cost can be shared under each household’s IHP grant. All of the households would need to register with FEMA, and the same rules would apply.

My driveway was washed away. Can FEMA help me?

- No. FEMA assistance is for repairs to your dwelling and other unmet personal needs. The U.S. Small Business Administration offers low-interest disaster loans that are designed to cover things the FEMA grant does not, like driveways.
- If you are referred to SBA after you register, you should complete the application.

If you have questions about FEMA or SBA, you can visit any of our Disaster Recovery Centers to speak with someone face-to-face. You can call the FEMA helpline at 800-621-3362. You can call SBA at 800-659-2955.

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