

Funding Opportunities for Flood-Damaged Private Roads and Driveways

USDA NRCS Emergency Watershed Protection (EWP) Program

Webpage: <https://www.nrcs.usda.gov/programs-initiatives/ewp-emergency-watershed-protection>

The EWP Program is designed for installation of recovery measures to safeguard life and property because of a natural disaster. Threats that the EWP Program addresses are termed *watershed impairments*. These include, but are not limited to:

- Debris-clogged waterways
- Unstable streambanks
- Severe erosion jeopardizing public infrastructure
- Wind-borne debris removal
- Damaged upland sites stripped of protective vegetation by fire or drought

This program is not for general road or driveway repair or rebuild even if the damage was caused during a disaster. If a home or driveway is in imminent threat of damage or destruction, it may be eligible for this program. If a damaged private road or driveway would be the cause of an impairment (the imminent threat), it might qualify. *Imminent threat* means the property will be damaged or destroyed if there is another storm/flood.

Individuals or businesses wishing to access this program must have a sponsor. In Vermont, this has historically been a municipality. Sponsors must submit a formal request for assistance letter within 60 days of the disaster occurrence, or 60 days from the date when access to the sites becomes available. The program requires a 25% match, which the

sponsor often requests the private property owner contribute. A site visit is conducted to determine if the site is eligible for funding. **Work started before a grant agreement has been signed by both the Natural Resources Conservation Service (NRCS) and the project Sponsor is not eligible for funding.** Additional program highlights and resources are available at <https://www.vlct.org/resource/usda-emergency-watershed-protection-program>. It may take 6 to 12 months for this program to address qualifying projects as engineering plans are usually required.

FEMA Individual Assistance

Webpage: <https://www.fema.gov/fact-sheet/help-private-roads-and-bridges>

When a federal disaster declaration authorizes FEMA to provide Individual Assistance (rarely in Vermont), Individual Assistance grants may be used to repair disaster-damaged privately-owned access roads and bridges. To qualify for a grant, you must meet basic FEMA IA Program eligibility criteria:

- be a United States citizen, non-citizen national, or qualified non-citizen.
- prove your identity with a valid Social Security number.
- have owned and occupied your home at the time of the disaster.
- Demonstrate your insurance or another program does not cover all your disaster-caused needs.

In addition, you must meet **at least one** of the following conditions:

- The road 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 (this will only be considered if access was available before the disaster).

A FEMA inspection must determine that repairs are necessary for a vehicle to access the property. Repair awards are for disaster-related damages and will not include improvements (such as a larger culvert) to the road's pre-disaster condition, unless improvements are required by current local or state building codes of ordinances.

When multiple households share a privately-owned access route, each household should apply separately and each household that shares access to the road must consent to the repair work. Assistance for the route will be shared among applicants, requiring additional coordination and documentation. The affected households must not be part of a homeowner's association or covenant responsible for repair of the access route. If they are, the established homeowner's association or covenant must be unable to receive assistance from the U.S. Small Business Administration or private insurance to repair the access route.

The process for receiving Individual Assistance can be frustrating. It may take 60 to 120 days or more to receive full assistance from FEMA. The process for making a federal disaster determination can take 30 to 60 days. Property owners then would apply to FEMA for assistance. FEMA may provide a modest sum (ex. under \$300) for you to hire a contractor to inspect and provide a cost estimate for repairs. If so, after you receive the contractor's estimate, you may need to file an appeal to receive additional funding to make repairs.

Note: For the July 2024 flood, the State of Vermont has requested a damage assessment from FEMA to determine if Vermont qualifies for an Individual Assistance Disaster Declaration. Assessments are conducted only in counties that meet FEMA thresholds for private damages. As of July 20, 2024, FEMA will conduct damage assessments in Addison, Caledonia, Chittenden, Essex, Orleans, and Washington Counties to determine eligibility for Individual Assessments.

US Small Business Administration (SBA) Loans

Webpage: <https://www.sba.gov/funding-programs/disaster-assistance>

After a federal disaster declaration is issued for a location, businesses, some nonprofits – including homeowner associations – homeowners, and renters may be eligible for a low-interest disaster loan to repair or replace uninsured private roads, bridges, and retaining walls. Homeowners who share private access roads and bridges with other homeowners also may be eligible for SBA disaster loans. Agricultural property is not eligible for SBA's program – but your home, personal property, and the access road to your home are eligible even if they're on a farm. You can also use SBA disaster loans to make property improvements that can

eliminate future damage or can save lives. Disaster loans can be increased by up to 20% to make building upgrades or improvements to mitigate future damage.

Businesses can apply directly on SBA's secure website at <https://www.sba.gov/funding-programs/disaster-assistance>. Homeowners and renters should first register with FEMA. For more information about the SBA, call the SBA's Customer Service Center at 1-800-659-2955 (dial 7-1-1 to access telecommunications relay services) or email DisasterCustomerService@sba.gov. You must complete an application to the SBA before FEMA considers you for some form of disaster assistance. Applying for the loan does not mean you must accept it.

Vermont Realtors Disaster Relief Fund

Webpage: <https://www.vermontrealtors.com/fund/>

Assistance is provided on a first- come, first-served basis. The fund primarily is intended for damage to a primary residence or hardship (i.e., loss of food, hotel stay). Hardship might be interpreted to mean loss of property access. This program is unlikely to assist with damage that does not result in loss of property access.

Vermont Disaster Recovery Fund

Webpage: <https://www.vdrf.org/>

This is a "fund of last resort". The property owner would need to demonstrate that they have pursued other funding sources first, such as personal insurance, FEMA assistance, local long term recovery funds, and other grant programs. Personal assets and Small Business Administration eligibility are reviewed as part of a grant request.

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