Funding Opportunities for Flood-Damaged Private Roads and Driveways

Copyright Vermont League of Cities and Towns
Current as of: 11/23/2026

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 Individual Assistance 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. **Vermont Emergency Management has provided direction that property owners should document damages and move forward with repairs.** Examples of documentation to retain in support of a FEMA claim include:

Copyright Vermont League of Cities and Towns
Current as of: 11/23/2026

- Report your damage through Vermont 211.
- Take lots of photos to provide the details of the damage. Ensure these photos show the entire damaged site. Photo documentation may help determine if the work is eligible for FEMA assistance.
- Mark the GPS location of the site associated with the damage. You can search the internet to learn how to do this with a cell phone or using online maps. Provide the GPS starting and ending point of the damages.
- Capture the "Length x Width x Depth" measurements in feet.
- If multiple areas along a road or longer driveway were damaged, document each. It is helpful to track recovery costs per damaged site.
- Obtain all necessary permits and clearances. When working in/near waterways, permits from the Vermont Agency of Natural Resources and/or U.S. Army Corps of Engineers may be necessary. In some instances, clearance from the Vermont State Historic Preservation Office may be necessary if historic or archeological resources might be present in the area.
- Save all contractor estimates and invoices and save your payment receipts. Invoices should indicate labor hours worked, equipment hours and costs, and quantity of materials used.
- Take photos during and after work has been completed as verification that all invoiced work was done.

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.

Copyright Vermont League of Cities and Towns
Current as of: 11/23/2026

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, Vermont received a federal Disaster Declaration (DR-4810-VT). The Declaration covers Addison, Caledonia, Chittenden, Essex, Lamoille, Orleans, and Washington counties. The Declaration included Individual Assistance for the named counties. **The deadline to apply for Individual Assistance is October 21, 2024.** Apply for assistance at https://www.disasterassistance.gov/.

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

Copyright Vermont League of Cities and Towns
Current as of: 11/23/2026

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/rrf/

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 private road or driveway 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.

Copyright Vermont League of Cities and Towns
Current as of: 11/23/2026

The Fund uses a case management system to help us provide funding to the survivors of the flooding in Vermont. Case managers are associated with Long Term Recovery Groups (LTRGs) specific to regions of Vermont affected by flooding. A map of the LTRG regions can be accessed at https://drive.google.com/file/d/1_nr3fqXhsGDLjJJXye1RJI-KZKwQ-4a9/view, and a list of LTRG contacts can be accessed at https://drive.google.com/file/d/1fKSDM8r-JKL87O9nvkqPSw7iKbH1nVob/view.

Disclaimer: This resource was created by Municipal Operations Support (MOS) staff of non-legal professionals with expertise of the subject matter. It is only intended to provide information and does **NOT** constitute legal advice. Readers with legal questions are encouraged to contact an attorney. The use or downloading of this resource does **NOT** create an attorney-client relationship and will not be treated in a confidential manner. Non-legal questions about this resource can be directed to MOS staff at mos@vlct.org.

Publication Date
08/06/2024

Copyright Vermont League of Cities and Towns
Current as of: 11/23/2026