**FEMA Road Repair Assistance**

**Silverleaf POA Meeting February 3, 2025**

**Who can apply for FEMA assistance for FEMA road repair?**

Residents of Silverleaf who consider Silverleaf to be their primary residence.

**What is the deadline to apply for FEMA assistance?**

The deadline has been extended to March 8, 2025.

**FEMA’s Individual Assistance Money for Permanent Repairs (Source:** [**FEMA**](https://www.fema.gov/fact-sheet/homeowner-assistance-available-repair-private-roads-and-bridges#:~:text=Individual%20Assistance%20Money%20for%20Permanent,firetrucks)%20cannot%20reach%20the%20residence.)**)**

Funds for permanent repairs to privately owned access routes are available through the FEMA Individual Assistance program. To qualify, the following conditions must be met:

* A FEMA inspection determines repairs are necessary to provide drivable access to the primary residence.
* The homeowner is responsible (or shares responsibility with other homeowners) for maintaining the privately owned access route to their primary residence.
* The privately owned access route is the only way to reach the homeowner's primary residence; repair (or replacement) of a secondary route is necessary for practical use (for example, it is impossible to access the residence without a bridge or road); or the safety of the occupants or the residence would be adversely affected because government emergency equipment (ambulances, firetrucks) cannot reach the residence.

**Can we file a claim for the road if we have an existing FEMA application open?**

Yes. You can call FEMA at 1-800-621-3362 and request that they update your profile to include road damage/ assistance request. The update process takes a few minutes by phone. No details were inquired from FEMA. The next step is scheduling an inspection, the assigned inspector is to reach out in 7-10 business days to schedule the inspection. If you are more comfortable with working with someone in person, FEMA still has offices off 421 and Poplar Grove.  (Thanks for Abby Gould for contributing this information).

**What support can the POA provide FEMA to support the request for approval?**

The POA has photographic evidence of the road damage caused by Tropical Storm Helene and financial records to show the cost of emergency repairs required to gain access and return culverts to safety. In addition, the POA has secured a denial of flood coverage letter from the POA’s insurance company, State Farm Insurance, which FEMA will require.

**How will any FEMA support help with the cost of road repairs?**

After FEMA has determined the amount of assistance they will pay for the road repairs, they will allocate a pro-rata share amongst those property owners that submitted a claim. The maximum amount FEMA will pay for a single location, e.g., Silverleaf, is $40,000. The POA anticipates that any FEMA support received by the Silverleaf residents who have submitted claims could be used to first pay their share of the Special Assessment (currently proposed to be $400) with the remainder to be submitted to the POA to administer repairs to the roads.

**Where can I find more information?**

You can find more information regarding the FEMA disaster support for private roads on the Silverleaf [website](https://silverleafpoa.org/fema-disaster-support).