

# Disaster Assistance for Privately-Owned Docks, Ports and Wharfs

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Mainers who live in Cumberland, Hancock, Knox, Lincoln, Sagadahoc, Waldo, Washington or York counties and had a privately-owned dock, port or wharf damaged or destroyed by the severe storms and flooding that took place January 9-13, FEMA or the U.S. Small Business Administration (SBA) may provide financial assistance for replacement or repairs.

## Individual Assistance

FEMA's Individuals and Households Program grants may be used to repair disaster-damaged, privately-owned docks, ports or wharfs. To qualify, the survivor must meet all the basic eligibility criteria for the Individuals and Households Program. They must also be the homeowner and the home must serve as the primary residence.

A FEMA inspection is required to determine if repairs are necessary to access the property. In addition, the applicant must meet at least one of the following conditions:

- The dock, port or wharf provides 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 cannot reach the residence. However, this will only be considered if access was available before the disaster occurred.

If an inspector was not able to access your primary home because of damage to the route, homeowners may have to call FEMA's helpline at **800-621-3362** for information on how to file an appeal and clarify that the access route to the home prevented an inspection.

When multiple households share a privately-owned dock, port or wharf, FEMA encourages all homeowners to apply for assistance that will benefit all affected households. This requires additional coordination and documentation between FEMA and each applicant.

A statement that confirms the following must be included.

- Each household that shares access to the dock, port or wharf consents to the repair work.
- Assistance that FEMA provides will be used to make repairs to the dock, port or wharf.



# FEMA

- All applicants understand they are responsible for securing permits and complying with local codes and ordinances.
- If there is a Homeowner’s association, confirm that the association was unable to receive assistance from the SBA or private insurance to repair the dock, port or wharf.

To apply for FEMA assistance, go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), download the [FEMA App](#) for mobile devices, visit a Disaster Recovery Center or call toll-free 800-621-3362. The line is open every day from 7 a.m. to 1 a.m. Help is available in most languages. If you use a relay service such as VRS, captioned telephone service or others, give FEMA your number for that service.

To view an accessible video about how to apply visit: [Three Ways to Register for FEMA Disaster Assistance - YouTube](#).

## U.S. Small Business Administration (SBA) Disaster Loans

The U.S. Small Business Administration, FEMA’s federal partner in disaster recovery, may also be able to help. Businesses, nonprofit organizations (including associations) and homeowners may be eligible for a low-interest disaster loan to repair or replace land improvements not covered by insurance. These improvements include: a private road or bridge necessary to access the property, repair retaining walls, etc. Homeowners who share private access roads and bridges with other homeowners may also be eligible for SBA disaster loans.

You may apply online and receive additional disaster assistance information at [sba.gov/disaster](https://sba.gov/disaster). Applicants may also call SBA’s Customer Service Center at (800) 659-2955 or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) for more information.

For the latest information on Maine’s recovery from the severe storm and flooding from January 9-13, 2024, visit [Maine Flood Resources And Assistance Hub](#) and [4764 | FEMA.gov](https://4764.fema.gov). Follow FEMA on X, formerly known as Twitter, at [twitter.com/femaregion1](https://twitter.com/femaregion1) and at [facebook.com/fema](https://facebook.com/fema).

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*FEMA’s mission is helping people before, during, and after disasters.*

*All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.*