

Q&A: Private Roads and Bridges

Release Date: Oct 19, 2024

If an individual had a privately-owned road or bridge damaged or destroyed by Helene, federal assistance may be available for replacement or repairs.

What are the eligibility requirements to receive FEMA individual assistance for private road and bridge repair?

To receive Home Repair Assistance for privately-owned access routes, the following conditions must be met:

- A FEMA inspection determines repairs are necessary to provide drivable access to the primary residence.
- The applicant 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 applicant'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 state or local government emergency equipment (ambulances, firetrucks) cannot reach the residence.

How do I access FEMA individual assistance?

Homeowners and renters in [North Carolina designated counties and tribal members of the Eastern Band of Cherokee Indians](#) who were affected by Helene should apply with FEMA.

The fastest way to apply is online at DisasterAssistance.gov or via the [FEMA app](#). You may also call 800-621-3362. If you use a relay service, such as video relay, captioned telephone or other service, give FEMA your number for that service.

Survivors who applied for assistance from FEMA need to stay in touch with the agency to update their application with any new information. The easiest way to provide new or missing information is by visiting a [Disaster Recovery Center](#) or by



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calling the FEMA helpline at 800-621-3362.

Why did I receive less than \$200 to fix my private bridge?

If you report damage to FEMA and receive a dollar amount between \$179 - \$195, you may have received this money to pay a contractor to inspect and provide an estimate of the cost to repair damage to your HVAC, septic system, well, retaining wall or single-family road or bridge. After you receive the contractor's estimate, file an appeal. Your FEMA letter will explain the documents to submit.

The appeal can be submitted in one of the following ways:

- Go to a nearby Disaster Recovery Center. Find the center nearest you by visiting fema.gov/drc.
- Mail: Individuals and Households Program, National Processing Service Center; P.O. Box 10055; Hyattsville, MD 20782-8055.
- Fax: 800-827-8112.
- Online at DisasterAssistance.gov. Log into your account and upload supporting documents via the Correspondence Upload Center.

Who applies if multiple families live off a private road that was damaged?

FEMA encourages each affected homeowner to apply for assistance. In instances where multiple homes share a privately-owned access route, assistance is shared between applicants, requiring additional coordination and documentation between FEMA and the applicants. In some cases, more than one owner may receive funds for a contractor's estimate. Please be sure to use these funds as intended.

FEMA also requires:

- Written consent from all applicants as pertains to the shared privately-owned access route.
- A declarative statement affirming any assistance FEMA provides will be used to make repairs to the access route, and the applicant understands they are responsible for getting permits and complying with local codes and ordinances.
- The households are not part of a homeowner's association or covenant responsible for repair of the access route, or the established homeowner's association or covenant is unable to receive assistance from the U.S. Small



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Business Administration (SBA) or private insurance to repair the access route.

Is there additional assistance available?

Possibly. Assistance for repairs to private roads and bridges damaged by Helene in North Carolina is being made available through [FEMA's Public Assistance Program](#). The process for implementing this option is currently being finalized and will be shared as soon as it's available.

Individuals do **not** apply for public assistance. The Public Assistance Program provides supplemental grants to state, tribal, territorial, and local governments, and certain types of private non-profits so communities can quickly respond to and recover from major disasters or emergencies.

The SBA may also be able to help. Homeowners who share private access roads and bridges with other homeowners may be eligible for low-interest disaster loans. Private roads used to access your residence and the personal contents of your home may be eligible under disaster home loan criteria. Call the SBA's Customer Service Center at 800-659-2955. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services, or email DisasterCustomerService@sba.gov.

