

Privately Owned Roads and Bridges

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If you had a privately owned road or bridge damaged or destroyed by Tropical Storm Helene, FEMA or the U.S. Small Business Administration may provide financial assistance for replacement or repairs.

FEMA Assistance

FEMA may provide funds to repair privately owned access roads and bridges that were damaged by the storm. To qualify, you must be the owner and the home must serve as your primary residence.

A FEMA inspection is needed to determine if repairs are necessary for a vehicle to access the property. In addition, you must meet the following conditions:

- Repairs are necessary to provide drivable access to the primary residence.
- You are responsible, or share responsibility with other homeowners, for maintaining the privately owned access route.
- The privately owned access route is the only access to your primary residence.
- Repair or replacement is necessary for the safety of the home's occupants, allowing access for emergency vehicles or equipment.

When multiple households share a privately owned access route, assistance is shared among applicants, requiring additional coordination and documentation between FEMA and each applicant.

To apply for FEMA disaster assistance, go online to DisasterAssistance.gov, use the [FEMA App](#) or call the **FEMA Helpline at 800-621-3362**. If you use a relay service such as video relay service, captioned telephone or other service, you can provide FEMA your number for the service. You may also visit a Disaster Recovery Center. For locations and hours, visit fema.gov/drc.

To watch an accessible video on how to apply, visit [FEMA Accessible: Registering for Individual Assistance \(youtube.com\)](#).



FEMA

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U.S. Small Business Administration Disaster Loans

The SBA, FEMA's federal partner in disaster recovery, may also be able to help. Homeowners who share private access roads and bridges with other homeowners may be eligible for SBA disaster loans.

To learn more or apply, visit sba.gov/disaster, call **800-659-2955** (dial 711 to access telecommunications relay services) or email DisasterCustomerService@sba.gov.

Agricultural property is not eligible for SBA loans, but a private access road to the farmer's residence, the residence itself and personal contents may be eligible under disaster home loan criteria. For more information, contact your Farm Service Agency ([USDA Service Center Locator](#)).



FEMA