

Privately-owned Access Routes

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If you live in one of the 26 Florida counties designated for FEMA disaster assistance and you had a privately-owned, driveway, road, bridge or dock damaged or destroyed by Hurricane Ian, FEMA or the U.S. Small Business Administration (SBA) may provide financial assistance for replacement or repairs.

Individual Assistance

Eligible counties are Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns and Volusia.

Grants from FEMA's Individuals and Households Program may be used to repair privately owned access routes such as driveways, roads, bridges and docks that were damaged by Hurricane Ian, if the access is to a dwelling that was owner-occupied. The repair will be to make the access route functional again. To qualify, the resident should meet all the basic eligibility criteria for program. They must also be the homeowner of the primary residence.

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

- The driveway, road, bridge or dock is the only access to the property and/or repair or replacement of a secondary route is necessary for practical use
- No one can access the home due to damaged infrastructure
- The safety of the occupants could be adversely affected because emergency services vehicles, such as an ambulance or a fire truck, cannot reach the residence. However, this will only be considered if access was available before the disaster occurred.



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

To locate a center, go online to fema.gov/drc or text “DRC” and your Zip Code to 43362.

Another option to pay for the replacement or repair of privately-owned roads or bridges, is to apply for a long term, low interest disaster loan with the U.S. Small Business Administration (SBA).

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

The SBA, 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 make 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 business loans.

Businesses can apply directly on SBA’s secure website at disasterloanassistance.sba.gov/ela/s/

Homeowners and renters should first apply with FEMA before seeking SBA assistance.

There are several ways to apply:

1. DisasterAssistance.gov,
2. Download the [FEMA App](#) for mobile devices
3. Call toll-free 800-621-3362. The line is open every day from 7 a.m. to 11 p.m. ET. Help is available in most languages.

