

Privately-Owned Roads and Bridges

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If you had a privately-owned road or bridge damaged or destroyed by Hurricanes Milton, Helene or Debby, FEMA or the U.S. Small Business Administration (SBA) 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 Florida hurricanes. 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:

- 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 access to the applicant's primary residence, and repair or replacement is necessary for the safety of 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.

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

The U.S. Small Business Administration (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. Agricultural property is not eligible, but a private access road to the farmer's residence, the residence itself and personal contents may be eligible under disaster home loan criteria. Please contact your Farm Service Agency ([USDA](#))



[Service Center Locator](#)). For more information, 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.

For the latest information about Hurricane Milton recovery, visit fema.gov/disaster/4834. For Hurricane Helene recovery information, visit fema.gov/disaster/4828. For Hurricane Debby recovery information, visit fema.gov/disaster/4806. Follow FEMA on X at x.com/femaregion4 or on Facebook at facebook.com/fema.



FEMA