

Disaster Assistance for Privately Owned Roads and Bridges

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Rhode Islanders who live in Kent, Providence and Washington counties and had a privately owned road or bridge damaged or destroyed by the severe storms and flooding that took place Dec. 17-19, 2023, and/or January 9-13, 2024, 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 access roads and bridges. 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 serves as 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 must meet at least one of the following conditions:

- The road and/or bridge is 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 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.

If you did not have an inspection or 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 request an inspection or file an appeal and clarify that the access route to the home prevented an inspection.



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When multiple households share a privately-owned access route, FEMA encourages all homeowners to apply for assistance to help all affected households and assistance is shared among applicants, requiring 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 road consents to the repair work.
- Assistance that FEMA provides will be used to make repairs to the access road.
- That 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 access route.

To apply for FEMA assistance, go online to 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. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email DisasterCustomerService@sba.gov for more information.



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