

# Privately-owned Roads and Bridges

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If you had a privately-owned road or bridge damaged or destroyed by the Texas storms and flooding April 26-June 5, 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 storms. To qualify, you must be the owner and the home must serve as your primary residence.

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

- The road and/or bridge is the only access to your property.
- No one can access the home due to damaged infrastructure.
- You are responsible (or share responsibility with other homeowners) for maintaining the privately-owned access route.
- The safety of the home's occupants could be adversely affected because emergency services vehicles, such as an ambulance or fire truck, cannot reach the residence. However, this will only be considered if access was available before the disaster occurred.

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 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](mailto:DisasterCustomerService@sba.gov).



**FEMA**