

Privately Owned Roads and Bridges

FEMA may provide money to repair a privately owned road or bridge damaged by a Presidentially declared disaster when it is the only way to reach your home.

What is a privately owned road or bridge?

A privately owned road or bridge is an access route to get to your home which you are financially responsible for maintaining. It also includes a road or bridge that you share financial responsibility for with your neighbors.

I can't access my home due to the damaged privately owned road or bridge. Is Home Repair Assistance an option to repair it?

You may get Home Repair Assistance if (all must apply):

- You are a U.S. citizen, non-citizen national, or qualified non-citizen or the parent or guardian of a U.S. citizen, non-citizen national, or qualified non-citizen who lives in the home and was under 18 at the time of the disaster.
- FEMA can confirm your identity.
- Your home is in a declared disaster area.
- You own your home.
- You live in your home most of the year.
- The road or bridge to your home is:
 - unsafe and inaccessible, and
 - the only way to access your home.
- You are responsible for maintaining the road or bridge.
- A FEMA inspection finds repairs are necessary to access your home.
- You do not have insurance that covers the damage from the disaster to your road or bridge.



What other help can I get from FEMA because of the disaster-damaged road or bridge to my home?

In addition to Home Repair Assistance, you may also receive:

- Displacement or Rental Assistance, which may be used for a safe place to stay.
- Serious Needs Assistance, a flexible, upfront payment that can be used to pay for essential items like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items, or fuel for transportation.



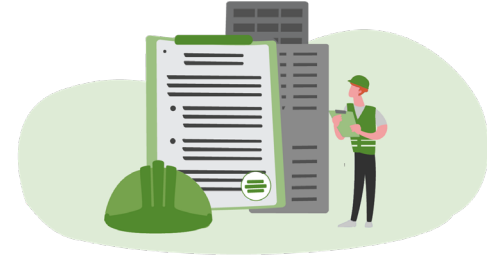
FEMA

I share the road or bridge with other homes on my street. Can I still get help?

Yes. If you and other homeowners share financial responsibility for the road or bridge, you may get help for repairs from FEMA. FEMA may help if your Homeowner's Association (HOA) or Covenant is not responsible for the repairs, or if the HOA or Covenant was not able to get money for the repairs from the U.S. Small Business Administration or insurance to repair the road or bridge. FEMA encourages all homeowners who share a road to apply for assistance as they may each be eligible for a portion of the money that can be provided.

How can I prepare for the privately owned road or bridge part of my inspection?

Once you apply, a FEMA inspector will contact you to schedule an inspection. An inspection can be done when you or the co-applicant are present. If you or the co-applicant cannot meet the inspector, someone can meet them on your behalf if you confirm this in writing. Whoever meets with the inspector must be at least 18 years old.



Before your inspection, you can prepare by:

- Confirming that disaster damage is or was preventing access to your home.
- Ensuring you have a photo identification ready to show the inspector.
- Collecting your ownership documents in case the inspector needs to confirm this information.

At the time of the inspection, remember to inform the inspector whether the road or bridge is only your financial responsibility or if it a shared financial responsibility with other homeowners.

The inspector couldn't access my home. What can I do?

If the inspector can't access your home safely, your home will be noted as inaccessible. However, you can ask for another inspection after the public roads that lead to your road or bridge have reopened.

You can request another inspection by:

- Logging in to your online account at DisasterAssistance.gov and requesting a new inspection.
- Calling FEMA's Helpline at 1-800-621-3362.
- Visiting a Disaster Recovery Center if available.

If an inspector is still not able to access your home:

- The inspector may complete an inspection of your damaged road or bridge.
- Once your home is accessible after you've made repairs to the road or bridge, you may request another inspection for any disaster-caused damage to your home.

Can I still get assistance if I already repaired my road or bridge?

Yes. Make sure to tell the inspector that your road or bridge was damaged but has been repaired. If you paid for the repair, keep your receipts. FEMA may ask for a copy of your receipts after your inspection.

What happens after my inspection?

After an inspection, you will receive a letter from FEMA, notifying you of our decision.

If approved for assistance, the letter will state that you received money to repair your home. You may receive another letter, informing you of the types of documentation you may provide to FEMA if you need additional help with repairing your road or bridge. Please read your letters carefully as they have information about next steps you may take.

What if I don't agree with FEMA's decision?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

If FEMA cannot fully determine the damage to your road or bridge, FEMA may provide you money for a service call by a licensed contractor to look at the damage and provide a professional estimate. You should provide the estimate to FEMA as part of your appeal.

How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at DisasterAssistance.gov.
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.