

# Privately-owned Roads and Bridges

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If you live in Buncombe, Haywood or Transylvania County and had a privately-owned road or bridge damaged or destroyed by Tropical Storm Fred, FEMA or the U.S. Small Business Administration (SBA) may provide financial assistance for replacement or repairs.

## FEMA Grants

### 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 outlined for the Individuals and Households Program. He/she 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.

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

### Public Assistance



**FEMA**

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Private roads, including homeowners' association roads, are not eligible. However, roads owned by a Tribal Government may be eligible, even if they are not open to the public.

## **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 (i.e. primary residence), repair retaining walls, etc. Homeowners who share private access roads and bridges with other homeowners may also be eligible for SBA disaster business loans. Agricultural property is not eligible under SBA's program. However, the applicant's (farmer's) primary residence, personal property contained therein, and access road to the residence are eligible under the disaster home loan criteria.

Businesses can apply directly on SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> Homeowners and renters should first register with FEMA. To obtain more information, call the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing) or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

To apply for FEMA disaster assistance, go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), call 800-621-3362, or use the [FEMA app](#) for smartphones. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Lines are open from 7 a.m. to 11 p.m. local time, seven days a week. The deadline for applications is Nov. 8, 2021.

For more information about Tropical Storm Fred recovery in North Carolina, visit [fema.gov/disaster/4617](https://fema.gov/disaster/4617) and [ncdps.gov/TSFred](https://ncdps.gov/TSFred). Follow us on Twitter: [@NCEmergency](https://twitter.com/NCEmergency) and [@FEMARegion4](https://twitter.com/FEMARegion4).

