

# Homeowner Assistance Available to Repair Private Roads and Bridges

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FEMA funding is available to support repairs on private roads and bridges, even if the owner's home is not damaged. These funds are available through the agency's Individual Assistance and Public Assistance programs.

## **Individual Assistance Money for Permanent Repairs**

Funds for permanent repairs to privately owned access routes are available through the FEMA Individual Assistance program. To qualify, the following conditions must be met:

- A FEMA inspection determines repairs are necessary to provide drivable access to the primary residence.
- The homeowner 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 way to reach the homeowner's primary residence; repair (or replacement) of a secondary route is necessary for practical use (for example, it is impossible to access the residence without a bridge or road); or the safety of the occupants or the residence would be adversely affected because government emergency equipment (ambulances, firetrucks) cannot reach the residence.

Applicants should note that if they receive between \$179 - \$195 after reporting damage to FEMA, this money may be intended to pay a contractor to inspect and provide a repair estimate. After getting the estimate, they would need to file an appeal. Your FEMA letter will provide more details about any additional documents you need to submit.

The maximum amount a homeowner can receive through the Individual Assistance program for home repair and replacement is \$42,500. However, homeowners in a community may combine any money received toward



permanent repair costs.

Individuals whose needs are not met by FEMA may be referred to voluntary agencies or longer-term recovery organizations that may have available resources. Homeowners may also apply for a low-interest disaster loan to permanently repair a private road or bridge through the U.S. Small Business Administration.

Please note that FEMA's Individual Assistance program benefits cannot be duplicated by other assistance provided for the same purpose, such as insurance payments.

### **Public Assistance Funding for Emergency Access Repair**

FEMA's Public Assistance program may be available to eligible state, local, and tribal applicants that provide emergency access to residences via temporary repairs to private roads and bridges. (Individuals do not apply for Public Assistance.) The eligible applicant must complete all legal processes and obtain rights-of-entry and agreements to indemnify and hold harmless the federal government.

Applicants considering emergency access repairs should consult their assigned FEMA program delivery manager.

Eligible applicants for public assistance can contract for temporary repairs through local procurement and coordination. Applicants may also request that North Carolina Emergency Management provide contract support to repair bridges on their behalf. State program implementation is anticipated within 60 days and applicants wishing to partner with the state may request support through their Public Assistance grant manager.

Volunteer organizations/agencies may provide support to local governments for emergency work on private roads and bridges. Eligible applicants may enter into a contract or agreement with a volunteer organization to restore emergency access to habitable residences via private roads and bridges. Applicants may then provide the volunteer agency with the materials necessary to establish emergency access.



Emergency repairs must be no more than the minimum required to ensure that emergency services can reach a habitable and occupied residence, capped at a maximum of \$40,000 per location. This assistance is limited to eligible applicants in designated counties for the declared disaster in North Carolina from Tropical Storm Helene and does not include overhead or project management costs.

FEMA may approve repair costs over the maximum amount on a case-by-case basis only under extenuating circumstances, such as a bridge or road repair necessary to restore access to multiple residences.

Emergency repairs will also be assessed for eligibility on a case-by-case basis. We recommend that applicants receive approval from FEMA prior to performing the work.

Please note that funding provided for emergency access cannot be used for any portion or contribution to the permanent repair of the bridges. There may be no duplication of benefits from FEMA's Individual Assistance program or other assistance provided for the same purpose.

## Contact Us

If you have any questions, please contact [FEMA-DR-4827-NC-NewsDesk@fema.dhs.gov](mailto:FEMA-DR-4827-NC-NewsDesk@fema.dhs.gov).

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