

# Privately-owned Roads and Bridges

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**Release Date: Sep 18, 2023**

If you live in Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Jefferson, Lafayette, Levy, Madison, Manatee, Pasco, Pinellas, Sarasota, Suwannee or Taylor counties and had a privately-owned road or bridge damaged or destroyed by Hurricane Idalia, 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 must serve 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.

To apply, go online to [DisasterAssistance.gov](https://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 11 p.m. ET. 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. The deadline to apply is Oct. 30, 2023.

## **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.

Businesses can apply directly on SBA's secure website at [disasterloanassistance.sba.gov/ela/s/](https://disasterloanassistance.sba.gov/ela/s/). Homeowners and renters should first apply with FEMA. To obtain more information call 800-659-2955 or send an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

