

Private Roads and Bridges

Individual Assistance Money for Permanent Repairs

- FEMA can provide money to help repair private roads and bridges.
- Money for the permanent repair of private roads and bridges is also available to individuals and households through FEMA's Individual Assistance programs. This assistance may be available to help repair a road or bridge, even if your home is not damaged.
- To receive assistance for privately owned access routes, 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 state or local government emergency equipment (ambulances, firetrucks) cannot reach the residence.
- If you report damage to FEMA and receive a dollar amount between \$179 - \$195, you may have received this money to pay a contractor to inspect and provide an estimate of the cost to repair damage. After you receive the contractor's estimate, file an appeal. Your FEMA letter will explain the documents to submit.
- There may be no duplication of benefits from FEMA's Individual Assistance program or other assistance provided for the same purpose, such as insurance payments.
- The most 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.
- Homeowners 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 through the U.S. Small Business Administration for a low-interest disaster loan to permanently repair a private road or bridge. A homeowner's association does not have to apply for a disaster loan from SBA to repair damage from Helene.



FEMA

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 making emergency access repairs should consult their assigned FEMA Public Assistance Program Delivery Manager.
- Eligible applicants for public assistance can contract for temporary repairs through local procurement and coordination. Applicants can 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 Program Delivery Manager.
- Volunteer organizations/agencies may provide support to local governments for the 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, limited to 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, on a case-by-case basis, repair costs over the maximum amount only under extenuating circumstances, such as a bridge or road repair necessary to restore access to multiple residences.
- Emergency repairs will be assessed for eligibility on a case-by-case basis. It is highly recommended that the applicant receives approval from FEMA prior to performing the work.
- Funding provided for emergency access cannot be used as a 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.