

FEMA's Assistance for Disaster-Damaged Privately Owned Roads and Bridges

DR-4827
December 5, 2024



FEMA



Overview

1. **FEMA Individual Assistance** – FEMA can assist individuals with funding for repairs of privately owned roads and bridges when:
 - a. They form part of the **only** route disaster survivors can use to reach their primary homes, **OR**
 - b. When the **safety** of residents is compromised because emergency vehicles cannot reach the home.
2. **FEMA Public Assistance** –available to State, Local and Tribal entities who have public safety responsibility:
 - a. Only the minimum work to allow for **emergency services access** to the affected homes is eligible.
3. **Voluntary Agencies:**
 - a. Can conduct repairs independently
 - b. Eligible PA Applicants can contract with voluntary agencies to conduct the work; or FEMA can reimburse the materials voluntary agencies use to make repairs.



FEMA Individual Assistance for Privately Owned Roads and Bridges

- Money to repair private roads and bridges are available to homeowners for primary residences in the form of **Home Repair** assistance.
- Initial award amounts are based upon averages and FEMA will pay actuals up to maximum grant.
- When **multiple** families are financially responsible for road and bridge repairs, FEMA will provide the eligible homeowners with assistance so they can combine the funds towards permanent repairs. Individuals with home damage as well will receive primary assistance towards home repair vs road or bridge.
- Homeowners who share responsibility for a damaged road or bridge will need to show the road or bridge is not insured.
- A FEMA inspection will determine when road and bridge repairs are necessary or covered by a Homeowner's Association.



What is a privately owned road or bridge?

- A privately owned road or bridge is an access route to get to your home which a homeowner is financially responsible for maintaining.
- It also includes a road or bridge that you share financial responsibility for with your neighbors.
- A private road or bridge might be part of a driveway leading to one home or part of a route leading to multiple homes.



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Single-Family Roads and Bridges

When a single household is financially responsible for a road or bridge leading to their home, it is considered a **single-family** road or bridge.



Multi-Family Roads and Bridges



- When multiple households share financial responsibility for a road or bridge leading to their homes, it is considered a **multi-family** road or bridge.
- Repair assistance will be shared among the group members who apply (that is, *applicants*).
- This requires a level of coordination between FEMA and the individuals responsible for repairs.

Reporting Road and Bridge Damage at Registration

- When individuals register for FEMA individual assistance, they need to be aware that damage to a privately owned road or bridge is considered home damage.
- When asked about Property Damage, they should select **Home Damage**, even if the home structure was not affected.
- This will ensure their application is considered for home repair funds for privately owned road or bridge damage.



DisasterAssistance.gov [Exit Application](#)

Applicant: App ID: 99-8765432 State: FL Disaster #: 1581

[Comments](#) | [Disaster Info](#) | [Referrals](#)

Intro and Identification +

Disaster Review

Needs

Losses +

Other Information +

Review Application

What assistance do you need? *

Check all that apply.

The caller does not need to have everything listed in any one option. If even one part of an option fits their case, you can still select it.

 **Property Damage**

☒ Home damage

☐ Vehicle damage

Examples: Car, truck, motorcycle, van, or other motorized machine that's legal for public roads.

☐ Personal Property damage

What general criteria must be met?

For single-family OR multi-family homeowners to qualify, FEMA must be able to confirm:

- The applicant's identity is valid.
- Their home is in a federally declared disaster area.
- They own the home accessed by the damaged road or bridge.
- They live in the home most of the year(It is their **primary home**).
- They are financially responsible for maintaining the road or bridge.
- The disaster-damaged road or bridge is the **only** practical way residents or emergency vehicles can safely access the home.
- The road or bridge is unsafe or inaccessible and repairs are necessary to access the home, as determined by a FEMA inspection.



Additional Criteria for Multi-family Roads or Bridges

FEMA encourages all homeowners who cannot access their homes due to disaster damage to a shared road or bridge to apply for assistance.

- They may each be eligible for an equitable portion of repair funds.
- If they do not apply or do not meet all eligibility requirements, they will not receive a share of assistance.

Before awarding funds for shared roads or bridges, FEMA must confirm:

- A Homeowner's Association (HOA) or Covenant is not responsible for the repairs.
- **OR** if there is an HOA or Covenant, it is unable to get money for repairs from insurance.

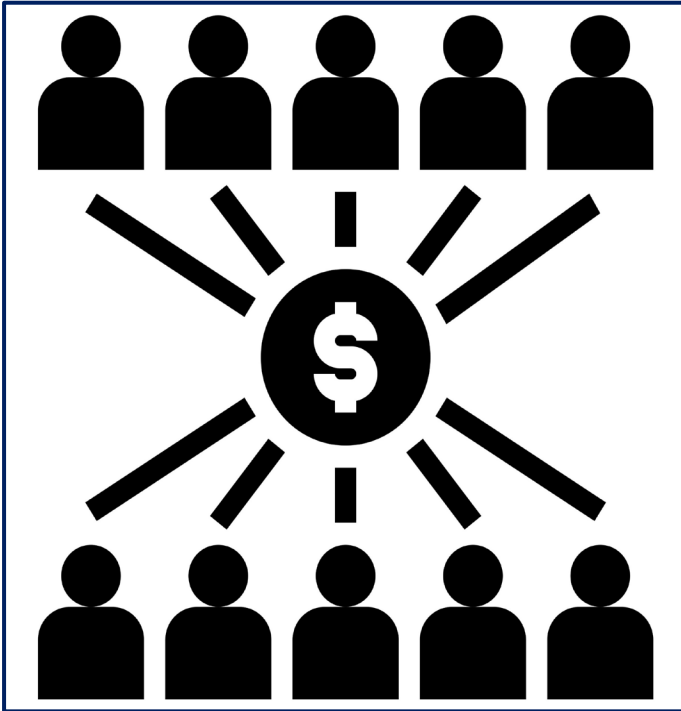


What if homeowners already repaired their road or bridge?

- If homeowners repaired their road or bridge before inspection, they will need to let the housing inspector know it was damaged but has already been repaired.
- They will need to keep all their repair receipts and be ready to send copies of the receipts to FEMA after the inspection.



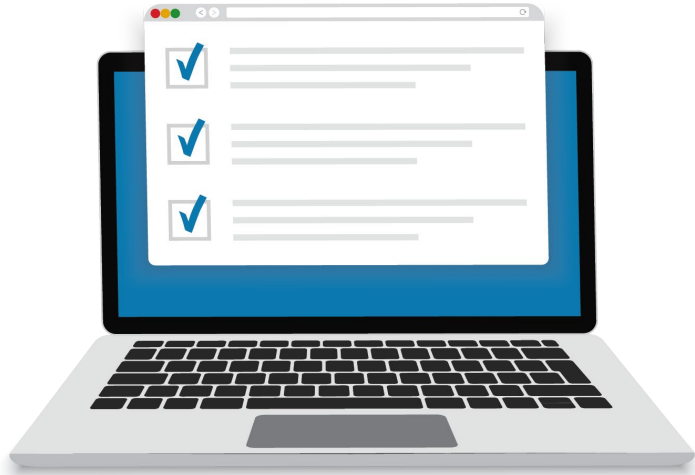
Distribution of Awards for a Multi-Family Road and Bridge Group



- FEMA casework staff will review the cases of all applicants in a multi-family road and bridge group to determine how to distribute award funds for actual repair costs equitably.
- Each group member can receive up to the maximum FEMA Home Repair award available for an individual registration.

Caveat: If repair costs for a home are near the FEMA Maximum, the award might not cover total costs for road or bridge repairs.

How can applicants send documents to FEMA?



Applicants can....

- **Upload** documents to their disaster assistance account at DisasterAssistance.gov.
- **Mail** documents to **FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055**.
- **Fax** documents to **1-800-827-8112**.
- Take the documents to a **Disaster Recovery Center**, if one is available in their area. To find additional DRC locations, go to fema.gov/drc or text “DRC” and a ZIP code to 43362.

Public Assistance Disaster Specific Guidance for Private Roads and Bridges – DR-4827-NC

- Available to State, Local, and Tribal entities who have public safety responsibility.
- Not available to individuals or households.
- Only the minimum work to allow for **emergency services access** to the affected homes is eligible.
- The PA applicant must complete all legal processes.
 - Rights-of-entry
 - Hold harmless agreements



Minimum Required Repair

Work must be limited to the minimum required to ensure that emergency services can reach a habitable and occupied residence.

Assistance is limited to a maximum of \$40,000 per location.



Voluntary Agency Work and Materials May be Funded Under Public Assistance

Voluntary agencies may also provide support for the emergency work.

- Eligible PA applicants may enter into a contract with a volunteer agency.
- Applicants (State, Local, or Tribal) may then provide the volunteer agency with the materials and be reimbursed by FEMA.



Voluntary Agencies – Bridging Together Partnership



Bridging Together Partnership

We are working with FEMA and other VOAD partners to identify families and communities who need safe access to their homes. Please visit our website www.ldrcarolinas.org/bridging-together/ for more information on how to donate, volunteer, or let us know that YOU need a bridge (use QR Code to report your bridge)

For more information about Bridging Together, please call (704) 633-4862 or email bridges@ldrcarolinas.org.



Additional Resources:

1. [Homeowner Assistance Available to Repair Private Roads and Bridges | FEMA.gov](#)
2. [Q&A: Individual Assistance | FEMA.gov](#)
3. [Quick Reference Guide - Privately Owned Roads and Bridges \(Oct 2024\)](#)
4. [FEMA Money is Available to Repair or Replace Private Roads and Bridges \(video\)](#)
5. [FEMA Individual Assistance Available for Private roads and Bridges \(Infographic\)](#)



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For the latest information about North Carolina recovery
visit [Hurricane Helene | NC DPS](#) or [fema.gov/disaster/4827](https://www.fema.gov/disaster/4827).

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FEMA's mission is helping people before during, and after disasters.