

Help for Private Roads and Bridges from FEMA and SBA



FEMA

If your privately owned road or bridge was damaged or destroyed by Connecticut's severe storm, flooding, landslides and mudslides on August 18-19, 2024, FEMA and the U.S. Small Business Administration (SBA) may be able to provide financial assistance for replacement or repairs.

To qualify, you must have owned and occupied your home at the time of the disaster, and a FEMA inspection must determine that repairs are necessary for a vehicle to access the property. In addition, you must meet at least one of the following conditions:

- The road 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 cannot reach the residence.

To apply, visit DisasterAssistance.gov, download the [FEMA App](#) or call the FEMA Helpline at 1-800-621-3362. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.

SBA disaster loans may also be able to help. FEMA grants and SBA loans work together to repair damage and advance your recovery. Businesses, some nonprofits – including associations – homeowners and renters may be eligible for a low-interest disaster loan to repair or replace uninsured private roads, bridges and retaining walls.

For more information about the SBA, call the SBA's Customer Service Center at 1-800-659-2955 (dial 7-1-1 to access telecommunications relay services) or email DisasterCustomerService@sba.gov.



Help for Private Roads and Bridges

If your privately owned road or bridge was damaged or destroyed by Connecticut's severe storm, flooding, landslides and mudslides on August 18-19, 2024, FEMA and the U.S. Small Business Administration (SBA) may be able to provide financial assistance for replacement or repairs.

FEMA Grants

Individual Assistance

If you live in Fairfield, Litchfield or New Haven County, FEMA's Individual Assistance grants may be used to repair disaster-damaged privately-owned access roads and bridges.

To qualify, you must have owned and occupied your home at the time of the disaster, and a FEMA inspection must determine that repairs are necessary for a vehicle to access the property. In addition, you must meet at least one of the following conditions:

- The road 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 cannot reach the residence (this will only be considered if access was available before the disaster).

When multiple households share a privately-owned access route, each household should apply separately so they can be considered for all forms of aid. Assistance for the route will be shared among applicants, requiring additional coordination and documentation.

HOW TO APPLY FOR INDIVIDUAL ASSISTANCE

To apply, visit DisasterAssistance.gov, download the [FEMA App](#) or call the FEMA Helpline at **1-800-621-3362**. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.



FEMA

Public Assistance

Private roads, including homeowners' association roads, are not eligible for Public Assistance grants. However, roads owned by a tribal government may be eligible, even if they are not open to the public. For information about public assistance and how to apply, visit fema.gov/assistance/public.

U.S. Small Business Administration Loans

SBA disaster loans may also be able to help. FEMA grants and SBA loans work together to repair damage and advance your recovery. Businesses, some nonprofits – including associations – homeowners and renters may be eligible for a low-interest disaster loan to repair or replace uninsured private roads, bridges and retaining walls. Homeowners who share private access roads and bridges with other homeowners may also be eligible for SBA disaster loans. Agricultural property is not eligible for SBA's program – but your home, personal property, and the access road to your home are eligible even if they're on a farm.

You can also use SBA disaster loans to make property improvements that can eliminate future damage or can save lives. Disaster loans can be increased by up to 20% to make building upgrades or improvements to mitigate future damage.

How to Apply for a Disaster Loan

Businesses can apply directly on SBA's secure website at <https://DisasterLoanAssistance.sba.gov/ela/s/>. Homeowners and renters should first register with FEMA.

For more information about the SBA, call the SBA's Customer Service Center at 1-800-659-2955 (dial 7-1-1 to access telecommunications relay services) or email DisasterCustomerService@sba.gov.

For more information on Connecticut's recovery from severe storm, flooding, landslides, and mudslides on August 18-19, 2024, please visit <https://www.fema.gov/disaster/4820>. Follow FEMA on X (formerly Twitter) at [FEMA Region 1 \(@femaregion1\) / X](https://twitter.com/femaregion1) and on Facebook at [FEMA Federal Emergency Management Agency | Facebook](https://www.facebook.com/FEMAFederalEmergencyManagementAgency).

For updates on Connecticut's response and recovery operations, please visit the DEMHS homepage at [Connecticut Division of Emergency Management and Homeland Security](https://www.ct.gov/demhs) and their recovery resource page [August 18th, 2024: Severe Flooding Disaster \(ct.gov\)](https://www.ct.gov/demhs/press-releases/august-18th-2024-severe-flooding-disaster). Follow CT DEMHS on X (formerly Twitter) at [CT Emergency Management & Homeland Security \(@CTDEMHS\) / X](https://twitter.com/CTDEMHS)