

# Help for Private Roads and Bridges

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If your privately owned road or bridge was damaged or destroyed by Vermont’s July severe storms, flooding, landslides and mudslides, 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 Caledonia, Chittenden, Lamoille, Orange, Orleans, Rutland, Washington, Windham or Windsor 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](https://www.disasterassistance.gov), download the [FEMA App](#) or call the FEMA Helpline at **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.

To apply in-person, visit a Disaster Recovery Center, where FEMA and SBA specialists can help you upload documents, answer questions and learn about available resources. Walk-ins are welcome. Centers are open in impacted counties across the state – for current locations and hours, visit [fema.gov/drc](https://www.fema.gov/drc).



# 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](https://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](mailto:DisasterCustomerService@sba.gov).

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contacted toll-free at 833-285-7448. Multilingual operators are available.

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