

PRIVATE ROAD **STORM** **DAMAGE ASSISTANCE**



In cases where private parties are responsible for maintaining access routes to their residence(s), including shared roads and private bridges, the Federal Emergency Management Administration (FEMA) and/or the U.S. Small Business Administration (SBA) may provide financial assistance for repairs needed to restore access to an owner's, or group of owners', primary residence(s).

FEMA may provide Home Repair Assistance for privately-owned access routes under certain conditions, including verification through a FEMA inspection and at least one of the following conditions being met:

- 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. For more information, see <https://www.fema.gov/fact-sheet/privately-owned-roads-and-bridges>.

SBA provides low-interest loans to individual property owners to repair real estate damage, including to roads and bridges, up to \$200,000. See <https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans> for more. The loans can be used for damages not covered by insurance.

The County recommends applying for FEMA assistance and SBA loans. SBA loans can be used to supplement any FEMA awards, and residents are not required to use the loan should any FEMA award be sufficient to cover private road or bridge repairs.

Residents on private roads may also form a county service area, a locally-governed special district that votes on a tax funding maintenance of the private road. If interested in exploring formation of a CSA, property owners should visit <https://www.dpw.co.santa-cruz.ca.us/Home/CSAs.aspx> or contact the Santa Cruz County Department of Community Development and Infrastructure at (831) 454-2160.