



5.18 Disaster Financial Assistance – Essential Access and Site Services

5.18.1 General

Disaster Financial Assistance (DFA) is a Provincial recovery funding program administered by the Ministry of Emergency Management and Climate Readiness (EMCR). Following a disaster, EMCR may declare the event eligible for DFA. Once declared, the DFA program may compensate private sector applicants for essential uninsurable losses and/or reimburse local government bodies for repairs to damaged infrastructure. This policy outlines how eligible costs related to essential access and site services for the private sector will be determined.

Related Policies & Guidelines:

- [Policy 5.09 Guideline for the Declaration of Disaster Financial Assistance](#)
- [Disaster Financial Assistance: Guidelines for Private Sector](#)

5.18.2 Definitions

See terms and definitions.

Principal Residence: as defined in section 8 of the Compensation and Disaster Financial Assistance Regulation (CDFAR).

Essential Access: a vehicle path from a public roadway to a private or public building, parking area or farm field, including any pre-existing culverts, dikes, berms or bridges necessary to connect them.

Site Services: utilities which service the property on which they are located, including wells, pumps, septic or sewer connections, water connections, electrical servicing, space and water heating equipment and gas connections.

5.18.3 Policy Statement

(1) Essential Access

- a. Eligibility of essential access costs is not impacted by whether an eligible structure has been damaged or not.
- b. For all applicant types, filling and levelling of an essential accessway is an eligible cost.
- c. For all applicant types, debris removal from an essential accessway is an eligible cost.



- d. For all applicant types, re-installing or cleaning out debris from a ditch running parallel to an essential access route is an eligible cost provided the ditching was pre-existing and that it was created or designed to be a ditch
- e. For all applicant types, the eligible cost to repair any pre-existing culverts, dikes, berms or bridges that form part of the essential access includes any additional costs needed to build back to a condition that meets prevailing codes.
- f. For all applicant types, paving of an essential accessway is not an eligible cost unless it is required by local bylaws, building codes, and/or for reasons of accessibility.
- g. For applicants applying under the **homeowner** category, essential access includes one (1) single lane gravel driveway from the public road to the property owner's home.
- h. For applicants applying under the **farm** category, essential access includes one (1) single lane gravel driveway from the public road to farm structures such as barns, corrals and equipment sheds. It would also include one (1) single lane gravel driveway to farm fields, regardless of whether they are in production or fallow.
- i. For applicants applying under the **small business or volunteer/charitable organization** categories, essential access includes one (1) single lane gravel driveway from the public road to any area required to conduct the eligible business activity.

(2) Site Services

- a. Site services are only considered eligible costs if they meet the section 8 definition of eligible costs and are essential to the functioning of an eligible structure.
- b. Only the primary source of a site service for an eligible structure is deemed to be an eligible cost (e.g. if an eligible structure contains a heat pump, electric fireplace, and a portable AC unit, only the heat pump will be considered an eligible cost).
- c. Eligibility of site services costs are not impacted by whether an eligible structure has been damaged or not.

5.18.4 Conditions/Responsibilities

- (1) To be considered eligible costs, DFA applicants are responsible for providing evidence that they own, or have title or rights to, the property for which costs are being claimed.



- (2) Eligible costs do not include expenses to repair, rebuild, or replace structures that had significantly deteriorated before the disaster due to neglect or undue wear and tear.
- (3) Costs to repair essential access and site services are not eligible if assistance has been previously provided to repair damages caused by a hazard or emergency and that assistance was not used for the required preventative work.
- (4) Costs to repair essential access and site services may not be eligible if assistance has already been provided on two or more occasions. In such instances, Ministerial approval is required.
- (5) For applicants applying under the **small businesses, farm, and/or volunteer or charitable organization** categories, claims for financial assistance are eligible to the extent the owner can demonstrate that, without the financial assistance, the future of their small business, farm or charitable organization would be in jeopardy (i.e. 10% of net income).

5.18.5 Authorities

Emergency and Disaster Management Act
Compensation Disaster Financial Assistance Regulation

ORIGINAL SIGNED BY

Jennifer McGuire
ADM, Disaster Recovery Division
Ministry of Emergency Management and Climate Readiness
June 27, 2024

5.18.6 Related Documents

- [Disaster Financial Assistance: Guidelines for Private Sector](#)
- [5.09 Guideline for the Declaration of Disaster Financial Assistance](#)