

# Disaster Financial Assistance Program

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Ministry of Public Safety and Solicitor General

British Columbia has a special program to help those impacted by a disaster to cope with the cost of replacing or restoring essential losses.

The Disaster Financial Assistance Program is administered through the Provincial Emergency Program (PEP) of the Ministry of Public Safety and Solicitor General.

## **WHAT ASSISTANCE IS PROVIDED**

- The Disaster Financial Assistance Program (DFA) provides funds to replace or restore items essential to a home, livelihood or community service.
- Loss or damage to items for which insurance was reasonably and readily available is excluded.
- Recreational/seasonal residences, luxury goods, recreational items including damage to landscaping and land lost through erosion are not covered by the program.

## **HOW MUCH ASSISTANCE IS AVAILABLE**

Detailed information is set out in the DFA Guidelines available from the PEP Recovery Office, or claim centres established at or near the disaster area, but generally:

- The amount of financial assistance provided for each accepted claim is 80% of the total eligible damage exceeding \$1,000.
- The maximum amount payable per claim is \$300,000 for homes, small businesses, farms and charitable organizations.
- Claims may not exceed the cost of restoring items and property to their immediate pre-disaster condition.

## **WHO IS ELIGIBLE**

Assistance is available to:

- Home owners and residential tenants
- Small businesses
- Farm operators
- Charitable volunteer and non-profit organizations
- Local Government

Claims may be submitted in more than one category.

Landlords must qualify under the small business category for rental properties.

Claims under the farm and small business category can only be made if the farm or business is the primary source of income for all owners collectively.

Large businesses and Crown Corporations are not eligible for DFA.

## **APPLYING FOR ASSISTANCE**

When a disaster occurs and DFA has been authorized, residents in affected areas are advised by local announcements where to register their intent to claim and to provide a description of their damage. PEP staff will contact each claimant, provide a copy of the Disaster Financial Assistance Guidelines and discuss the program in detail.

Intent to Claim forms are available at [www.pep.bc.ca](http://www.pep.bc.ca) or through the PEP Recovery Office at 250 952-5505 or toll-free at 1 888 257-4777.

An adjuster will visit each claimant to review the damage and complete an assessment. The adjuster's report is submitted to PEP for final adjudication of the claim and issuance of the settlement payment.