Disaster Financial Assistance for Impacted Residents

British Columbia has a program to help disaster victims cope with the cost of repairs and recovery from disaster-related "uninsurable" damage to property (as well as contents, personal effects, equipment etc.) The Ministry of Public Safety and Solicitor General administers the Disaster Financial Assistance (DFA) program through the Provincial Emergency Program.

Disaster Financial Assistance is available to help victims of a disaster with the cost of essential losses that can't be covered by insurance or other programs. These funds may be available to replace or restore items essential to a home, livelihood or community service. Other items such as recreational or seasonal residences, luxury goods, recreational items, are not covered by the program.

Disaster victims will be advised when DFA has been authorized in their area. Maximum payout for each qualified claim is \$300,000 for home owners, tenants, small businesses, farms or charitable organizations.

The impacted area has to be authorized as "eligible for DFA" before the individual application process can start.

Local government bodies are also eligible for DFA to replace essential materials, repair or restore essential infrastructures, and for incremental costs associated with the operation of their Recovery Organization or Recovery Centre to assist their community recover from a disaster

Impacted residents and local authorities are notified about the program through DFA staff in the area, web site, public meetings and/or advertising in local papers.