

Disaster Financial Assistance Program Frequently Asked Questions

What is Disaster Financial Assistance (DFA)?

The Disaster Financial Assistance program helps people and communities get back on their feet after a disaster. This program provides **assistance** for eligible damages and losses that threaten the health and safety of individuals and communities.

Assistance, when provided, is only available after all other forms of disaster aid have been received and only covers uninsurable loss.

We all have a duty to safeguard ourselves and our property from damage. Therefore, the Disaster Financial Assistance program does not pay for any damage or loss that is covered by an insurance policy. If affordable coverage was available and you chose not to purchase insurance, your Disaster Financial Assistance claim cannot be approved to cover your loss or damage.

You should contact your insurance company immediately to find out if the damage you suffered is covered by your policy.

Who is eligible to apply for DFA?

Residents, small business owners (including agriculture and aquaculture) and not-for-profit organizations are eligible.

Are Farms included in the DFA program?

Farms are included in the Disaster Financial Assistance (DFA) Program, and claims are reviewed on a case by case basis. Eligible claims are subject to a deductible of \$5,000 and farms can receive assistance up to \$500,000. For the purpose of the DFA program, farms fall under small business criteria. In order to qualify they must:

- have yearly gross revenues of at least \$4,800, but no more than \$2-million;
- employ not more than the equivalent of 20 full-time workers; and
- be an owner-operated enterprise where the individual owner-operator is acting as a day-to-day manager, owns at least 50% of the business and receives a minimum of 20% of their gross income from the business.

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The following are a few examples of damages that may qualify for financial assistance. Each claim is reviewed on a case by case basis:

- outlying farm buildings in use on a working farm;
- repairs to or replacement of farm machinery;
- uninsurable fences;
- restoring farmland to workable condition;
- harvested crops, feed, seed or fertilizer being held in storage.

Are First Nations Communities eligible for DFA?

Indigenous Services Canada (ISC) supports and funds emergency management activities on reserve for individual and whole community relief.

Bands gather individual claims and bundle them together under a community submission to ISC EMAP.

If First Nations members need assistance they can talk to their Band Office. Off-reserve claims must go through the provincial disaster financial assistance program to access provincial resources and assistance navigating the DFA application.

Do I have to pay a deductible?

Yes. Individual homeowners and not-for-profit organizations are responsible for the first \$ 1,000 worth of damages and small businesses for \$5,000. On the application form there is a section to have the deductible waived if you are low income and must include a copy of your previous year's income tax return. The deductible is automatically waived for social development clients if they submit a copy of their health card.

Is there a limit on the amount of assistance available?

Yes. Assistance for a homeowner's structural damages is capped at \$ 160,000. There is also an additional allowance for some personal property items such as appliances, furniture and clothing.

Assistance for a small business's structural damages is capped at \$ 500,000. There is also an additional allowance for some inventory and labour associated with clean up. The program **DOES NOT** cover the loss of income, wages or revenue.

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What does the program cover?

Disaster Financial Assistance will assist in covering the costs of basic needs items. For example, it will help pay for basic repairs of structural damage to a family home or small business. It will also cover costs (to a Provincial Maximum) for essential items such as:

- Appliances that could not be removed from flood danger (for instance, refrigerator, stove, washer, dryer);
- Clean-up (labour to remove damaged materials and contents from basement);
- Driveway repairs and
- Retaining wall repairs

What is NOT covered under the program?

The program only covers the essentials. It does NOT cover items such as:

- Seasonal residences (cottages) or recreational equipment such as boats, all-terrain vehicles or travel trailers;
- Outbuildings such as sheds, barns or detached garages;
- Decks;
- Erosion or landscaping; and
- Luxury items such as jewellery

What is an insurable loss?

Insurable means that insurance coverage for a specific hazard for the individual, family, small business owner or farmer was available in the area. Your damages would be considered an insurable loss if coverage was available (whether or not you chose to purchase it).

A few examples of an insurable loss would be:

- Water Escape/backup extension Endorsement (Sewer back-up). *“The backing up or escape of water from a sewer, storm drain, drain, sump or septic tank.”*
- Overland flooding (new, check with your insurance provider to see if it is provided in your area as well as seepage)
- Roof or water damage caused by strong rain and wind.

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What if I do not have insurance on my property, am I still eligible?

No, you would not be eligible unless you can demonstrate that you could not get water escape/backup extension endorsement (Sewer back-up) or overland flooding or seepage insurance in your area.

When will I see an assessor?

An independent Assessor has been engaged to assist in assessing eligible damages and final claim amounts under the Disaster Financial Assistance program.

Assessors are visiting properties as quickly as they can. Priority is being given to the most severe cases to ensure that assistance goes most quickly to those who need it most.

Please be patient and begin clean-up and repair work as soon as it is safe to do so.

Can I get funding to flood proof my property?

Yes, if you have received assistance for structural damages during a specific event you are eligible for 15% of that amount to do mitigation work to your property.

Can I request a review of my claim?

Yes. Program officials will take a second look at a claim, if additional evidence is brought forward.

What if I have questions or need more information?

Please contact the NB EMO Disaster Financial Assistance Office.

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