



Emergency Measures Organization

## Disaster Financial Assistance

### Recent Changes to DFA

Recently the Disaster Financial Assistance Program eligibility and assistance criteria has changed. [Review the details of these changes](#)

- Updated definition of a Farm and Small Business
- Private claims increase to \$200,000
- Owned equipment rate increase to 65%
- Maximum eligibility for farmland repairs is limited to land value
- Province/Municipality sliding cost sharing scale capped at five dollars per capita for municipal expenditures

When a widespread disaster strikes and creates an unreasonable financial burden, disaster financial assistance (DFA) may be made available for eligible costs. DFA is intended to provide financial assistance to restore property to a habitable and functional state.

Assistance is generally provided to help local governments, individuals, farm, businesses and non-profit organizations.

This information is intended to provide property owners with the basic information about the DFA program.

- [Eligibility](#)
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## Eligibility

### Application Types

**Private Residential Property:** is an owner-occupied principal residence or a tenant-occupied residence. Tenants may apply for personal property and possessions only.

**Farm:** is an agricultural based business (exclusive of hobby farms) which meets the definition of a Small Business.

**Small Business:** is an enterprise with yearly gross revenues as reported for income tax purposes of at least \$10,000 but not more than \$2 million and employing not more than the equivalent of 20 full-time employees. It also must be other than a "hobby business" and must be an owner-operated enterprise where the individual owner-operator is acting as a day-to-day manager.

**Non-Profit Organization:** is an organization that operates "not-for-profit" and has a facility with unrestricted access by the community and provides essential services to the community.

## Eligible Costs

Assistance is generally available for:

- **Pre-emptive cost at the direction of an authorized official**
  - incurred for the construction and removal of temporary dikes
  - for operation of water pumps and/or other equipment and machinery to prevent or limit damage to essential infrastructure
- **Evacuation costs**
  - incurred when an authorized official orders the evacuation of people or animals (reasonable expenses for accommodations, food and other essentials are eligible)
- **Restoration costs**
  - **Clean-up and debris removal**
    - incurred by people who do their own clean-up
  - **Structural damage**
    - principal residences
    - buildings essential to the operation of a farm
    - buildings essential to the operation of a small business
    - limited farmland restoration (erosion) but not loss of market value of land
  - **Loss or repair of essential items**
    - essential movables and chattels
    - loss of harvested or stored crops
    - livestock fencing
    - inventory and equipment

## Ineligible Costs

Assistance is *not* available for:

- **insurable losses** (Items that are, or could have been insured at a reasonable and available rate are not eligible)
- **costs recoverable through other programs**
- **losses recoverable at law**
- **non-essential items**
  - luxury items
  - recreational property and private roads
  - lawn and garden damage
  - fences (non-farm)
- **loss of income and opportunity or inconveniences**
- **normal operating costs**
- **upgrading of existing facilities**
- **damages that are a normal risk of trade, occupation, or enterprise**

## Step 1

Before, during and after the disaster, keep track of all your activities and expenses directly relating to the event. To verify your claim, you will need to provide documentation describing what you have done and invoices for expenses you have incurred. Wherever possible, photographs or videos of the damaged property should be taken and made available to EMO.

You are advised to contact your insurance provider to determine which if any, of your costs may be eligible under your insurance policies.

Actions to reduce damages and impacts should begin as soon as practical following a disaster. Cleaning, stripping and drying after a flood is recommended and often helps significantly reduce the time and costs of restoration. The [Recover from Disaster](#) page provides additional information and links about re-entry and cleaning up from a disaster.

Once a program is in place, you have 90 days to apply for assistance.

## Step 2

Applications for property damage to private residences must be completed by the owner. Applications for personal possessions damage in rental properties must be completed by the tenant.

Use one of the following methods to apply for assistance:

### Pick up

- Obtain a DFA application form from your local municipal office. Complete your application form. Return the application to your municipal office, where it will be collected and forwarded to EMO.

## Download and Print

- Download, then print the PDF application below. Complete your application form. Return the application to your municipal office, where it will be collected and forwarded to EMO.
- Note: To view PDF files, you must have a copy of the [Adobe Acrobat Reader](#) which is available as a free download.
- Note: You can fill in this form on your computer. Once filled in, print the form to submit to your municipal office.
  - [DFA Application - English Version](#) (PDF, 54 KB)
  - [DFA Application - French Version](#) (PDF, 49 KB)

## Online

- Complete and submit your application form on-line.
  - [Private Residence On-line Application](#)

## Step 3

Upon receipt of your application, EMO will contact you either by telephone or by letter to do a preliminary assessment of your claim.

If the preliminary assessment of your claim indicates that you are eligible to apply for DFA and may have eligible costs, an onsite inspection will be then be arranged.

If the preliminary assessment of your claim indicates that you are not eligible to apply for DFA or that you do not have any eligible costs, then the onsite inspection will not take place.

Examples of some of the supporting documents that will be required include:

- Property tax bill to verify property ownership
- For farm business or non-profit organization claims:
  - **sole proprietorship** - T1 General or notarized proof of income and Statements of income and expense
  - **partnership** - copy of the applicant's partnership agreement and T1 Generals and Statements of income and expense
  - **limited company** - copy of the applicant's Articles of Incorporation and Income Tax Return and Statements of income and expense
  - **non-profit organization** - copy of documentation to verify your eligibility as a non-profit organization (e.g. Revenue Canada charitable organization registration number)
- For farm applications with damage to rented land, the owner's authorization (complete and signed by the landowner)

Information obtained from the onsite inspection and any subsequent submissions to EMO will be evaluated in accordance with DFA policies and guidelines to determine the amount of assistance available to you.

Assistance payments will be mailed when all required documentation has been provided and verified by EMO. Partial payments based on work completed to date may be available to you.

## Appeals

If you have not received all the assistance to which you feel entitled, an appeal process is available. Please contact [EMO](#) for more information.

## Limitations

The maximum amount of DFA payable per claim is \$100,000. DFA payments are limited to 80 per cent of the eligible costs and losses.

DFA payments may be reduced by assistance received from other sources.

DFA programs will be open for a period of one year. Applicants will be advised of the program closure date and must complete repairs and submit all the required documentation by the program closure date.

## Additional Information

- The **Policies and Guidelines for Private Sector** are currently under review.

- The [Recent Disasters](#) page displays information on-going a pasts disaster and emergency events.
- [Disaster Financial Assistance Arrangements \(DFAA\)](#)

**Download and Print this information :**

[Disaster Financial Assistance Fact Sheet - English Version \(PDF, 70 KB\)](#)

[Disaster Financial Assistance Fact Sheet - French Version \(PDF, 51 KB\)](#)