



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 you have a loss or damage, affordable insurance coverage was available and you chose not to purchase insurance, your Disaster Financial Assistance claim cannot be approved.

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

What is insurable loss?

Insurable loss is damage done to a home for which homeowner insurance could reasonably affordably be purchased; example sewer back-up, wind damage, loss of food as a result of a power outage.

What is uninsurable loss?

Uninsurable loss is damage done to a home for which the homeowner cannot purchase reasonably affordable insurance.

Can I get money to help with emergency repairs?

Yes Advance payments will be offered to assist home and business owners by giving them funds immediately to pay for urgent work that will enable them to re-occupy their property as quickly as possible, e.g.: used to repair electrical and heating sources damaged by the ice storm.

Advance payments can be issued within 24-48 hours and picked up at your local Service New Brunswick office.

Advance payments will normally be for claims in excess of \$10,000, will not exceed the total payable value of the claim and will not exceed \$4,000.

If a claim is found ineligible for DFA or damages were found to be below the amount of the advance payment, this amount must be returned to the Minister of Finance in the full amount or the ineligible portion.



What does the program cover?

The Disaster Financial Assistance program will help cover the costs of basic need items. Eligible expenditures for individuals, small businesses (including farming and aquaculture operations) and not-for-profit organizations include:

- a) financial assistance at the provincial minimum wage at the time of the event, to a maximum of 200 hours for property clean-up by owners or occupants of the principal/primary residence;
- b) by invoice clean-up of debris if a company or individual was hired.
- c) removal of trees that are a safety risk to the property.
- d) debris clean up, removal of hazardous material and waste disposal for accessibility and safe occupancy of a residence; and
- e) damages to principal/primary residence, small businesses and not-for-profit organizations that are not covered under an insurance policy may be cover; these cases are reviewed on case-by-case bases.

What does the program not cover?

The program does not cover insurable losses.

It also only covers the essentials. It does not cover items such as:

- seasonal residences or recreational equipment, such as boats, ATVs or travel trailers
- second properties
- duplicate items such as a second fridge
- outbuildings such as sheds, barns or garages
- decks
- paving
- erosion or landscaping
- luxury items, such as jewellery
- other non-basic personal items or losses.

What is a health and safety inspection?

Health and safety inspections will assess damage and determine what repairs are required for residents to return to their homes.

Health and safety inspection teams will come to your home and assess the damages to determine whether a home or place of business is safe enough for residents or owners to stay or to return. The specialization of these teams will allow them to effectively determine if repairs are needed and inspect your electrical power to ensure that it is safe for you to have NB Power to turn it back on.

How do I get one of those inspections?

When you register for the Program by calling 1-888-298-8555, you'll be asked questions about your circumstances. If an inspection is required, it will be arranged for you without you having to take extra steps.



Is there a deductible amount I have to pay?

Yes. An individual homeowner must pay the first \$1,000 worth of damage. If you cannot pay this amount, you may apply through the NB Emergency Measures Organization to have this amount waived. However, this only applies to severe hardship circumstances. Applications for waiver of the deductible must include a copy of your last year's income tax return.

Small businesses are subject to a deductible of \$5,000.

The deductible is automatically waived for social services clients.

Are Municipalities covered?

Yes, Municipalities are covered under this program for response and recovery costs. Municipal governments are tracking their costs now, and the recovery staff at NB EMO will be sending out to each municipality a package with guidelines.

Contact Information

Register Damages: SNB – Hours of Operation: Monday to Friday – 8 a.m. to 7:30 p.m.,
Saturday – 9 a.m. till 1 p.m.

1-888-298-8555 or online at www.snb.ca/emo

Questions concerning the program: NB EMO Recovery Office at 1-888-553-8558 between
8:15 a.m. to 4:30 p.m., Monday to Friday