
Advance Payments

Introduction

The Province of New Brunswick's Disaster Financial Assistance (DFA) Program provides for the granting of advance payments in some circumstances.

This fact sheet explains the purpose, criteria and process for the granting of advance payments.

Concept

Advance payments may be authorized by the New Brunswick Emergency Measures Organization against the total value of an eligible claim under a Disaster Financial Assistance Program.

Advance payments 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.

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

Where an urgent need has been identified, that property will receive priority for a Health and Safety Inspection, to estimate damage and accelerate the claims process.

Purpose of Advance Payments

The purpose is to assist homeowners and small business owners to re-occupy their property as quickly as possible. This is obviously beneficial to home owners and small business owners, but it also reduces the burden on families and emergency social services agencies and the associated costs.

Advance payments are intended to be used for health or safety measures or urgently needed repairs that will speed the process of re-entry and re-occupation.

In limited circumstances, where it can be demonstrated that there is an urgent need by a resident or tenant to replace personal property (Example: a wheel chair; medical equipment, etc), an advance payment may also be granted.

Approving Authority

Payments are issued on the authority of the Minister of Public Safety, by the New Brunswick Emergency Measures Organization.

Payments

Service New Brunswick (SNB) will issue the cheques, either at the SNB centre or by mail.

Criteria

Eligibility criteria are as follows:

- The claimant must have registered for the Disaster Financial Assistance Program, through Service New Brunswick (SNB), by calling 888-298-8555 or online at <http://www.snb.ca/emo>
- For repairs, health or safety measures, the claimant must be the registered owner of the property (Proof of ownership must be substantiated by an SNB Property Tax Receipt)
- For replacement of personal property, the claimant must be the registered owner or a tenant (proof of residency may be substantiated by a telephone or power bill).
- The amount of the final claim is estimated to be in excess of the amount of the advance payment (Inspection Report or Adjuster Report are acceptable as evidence).
- The amount of the advance may not exceed \$4,000.
- The amount of the advance will be deducted from the total amount payable.
- The claimant must sign an undertaking to use the advance specifically for the purpose authorized.

Process

1. Claimant registers with SNB.
2. Claimant requests an advance payment; request is transferred to the DFA Manager.
3. DFA manager requests client to complete the Application for Advance form.
4. DFA Manager validates supporting documentation.
5. DFA Manager authorizes cheque. (cheques will normally be available within 3 business days)
6. SNB issues / mails cheque (claimant may pick up cheque in person at SNB Service Centre (must present 2 pieces of government issued ID; 1 with photo and sign register)
7. DFA Manager annotates the client file is annotated with the amount of the advance payment.
8. In calculating the amount of the final payment of the claim, the total payable will be the eligible amount, less the deductible, less the amount of the advance payment.