

Disaster Financial Assistance 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 has 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.

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 be purchased; example sewer back-up, wind damage, loss 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 insurance, example flood insurance.

What does the program cover?

The Disaster Financial Assistance program will help cover the costs of basic need items. For example, it will help to pay for basic repairs of structural damage to a family home or small business. It will also cover costs for essential items such as:

- Appliances that could not be removed from flood danger (e.g. refrigerator, stove, washer, dryer)
- Clean-up (e.g. rental of fans, carpet cleaning machines, dehumidifiers and wet and dry vacuums, septic tank cleaning)
- Driveway repair (not paving)
- Replacement of dry wall

What does the program not cover?

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

- Insurable loss (wind damage, sewer back-up, loss food as a result of a power outage, etc.)
- Seasonal residences or recreational equipment, such as boats, ATVs or travel trailers
- Second property
- Duplicate items such as fridges, etc.
- 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 the first step in the recovery process?

After a disaster, NB EMO will ask residents effected to register their damages with Service New Brunswick in order for NB EMO to assess the damages that have occurred. Based on this information and the Disaster Financial Assistance Policy, NB EMO makes a recommendation to government. Government then decides if a financial assistance program is needed. No assistance can be given until government approves a Disaster Financial Assistance Program.

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. Each team is comprised of members specialized in electrical, gas, fire prevention, structural, and public health. 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.

Health and Safety Inspection Teams

Team Members

- Safety Hazards (Fire)
 - *team leaders*
- Environmental (ELG)
- Electrical (DPS)
- Structural (SD)
- Public Health (Health)

On Call

- *Plumbing*
- *Gas*

When will I see an adjuster?

Adjusters from the Canadian Independent Adjusters' Association have been engaged to assist in assessing eligible damages and final claim amounts under the Disaster Financial Assistance program.

Adjusters 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.

Past experience suggests that it can take up to three or four months for adjusters to finish their work. We do ask people to be patient and to begin clean up and repair work as soon as it is safe to do so.

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 to the Minister, 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 \$5000.

The deductible is automatically waived for social services clients.

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
- It must be an owner-operated enterprise where the individual owner-operator is acting as a day-to-day manager and owns at least 50% of the business.

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 building in use on a working farm
- Repairs or replacement farm machinery
- Uninsurable fences
- Restoring farmland to workable condition
- Harvested crops, feed, seed or fertilizer being held in storage

Is there a limit on the amount of assistance available?

Yes. Assistance for a homeowner's structural damages is capped at \$120,000 (the approximate value of a three-bedroom bungalow home). There is also an additional allowance for some personal property items, such as appliances and clothing.

Farms, fisherman and small businesses can be compensated and there is a \$5000 deductible.

Can I get an advance on my claim?

Yes. If your structural damage is significant, you may be eligible to get an advance of up to \$4000 to help with clean-up and essential repairs. Advances can normally be processed within a few days.

Do I have to pay for the review of my claim?

No. The program covers the cost of reviewing your application.

How long does it take for me to get assistance?

It takes some time for adjusters to examine claims, therefore we ask for your patience as we complete the process.

What if I have questions or need more information?

Please contact the NB-EMO Disaster Financial Assistance Office.

65 Brunswick Street,
Fredericton, New Brunswick E3B 1G5
Toll Free No: 1-888-553-8558