

DISASTER RECOVERY PROGRAM HANDBOOK
HOMEOWNERS AND TENANTS



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About this handbook

This handbook explains the disaster recovery programs offered by the Government of Alberta through the Alberta Emergency Management Agency. This handbook has been developed specifically for *homeowners* and *tenants*. If you belong to one of the other groups, please refer to the appropriate handbook.

Similar handbooks are available for:



small businesses
and
landlords



agricultural
operations



not-for-profit
organizations,
institutions
and condo
associations

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Other resources

This handbook only covers basic information. Funding decisions are based on the detailed information included in the *Alberta Disaster Assistance Guidelines*. For a copy of this document and application forms, visit the www.aema.alberta.ca website.

How can I request assistance?
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Getting back to normal after a disaster

Disaster Recovery

Programs

Help People Like

You

Recovering after a disaster can be difficult. Whether you've experienced flooding, a tornado or some other disaster, the event has impacted your life. All you likely want now is to get back to normal. To do that, you will need to clean, repair and replace your essential property. The following stories illustrate how our disaster recovery programs help people like you get back to normal after a disaster.

A Homeowner's Story



Frank and Emily own a beautiful home in Calgary near the river. During a period of heavy rainfall, water seeped into their home through cracks in the basement floor. Their basement has a bathroom, rumpus room and unfinished laundry room. As soon as the flooding stopped, they began clean-up. After sucking up the water with a shop-vac, they removed the carpets and took them outside to dry. Then, they had the carpets steam cleaned. They also removed about 12 inches of damaged drywall above the floor and the baseboards in every room except the bathroom. Since the bathroom floor and baseboards were both tiled, that room only required minor clean-up. →

A number of Calgary homeowners experienced similar damage to their property. The City applied to the Province for a disaster recovery program and the Alberta Emergency Management Agency set one up. When Frank and Emily applied to the program, they were able to get funding to cover some of the costs of carpet cleaning. They also received some money for the time they spent cleaning. Since it was possible to salvage the carpets, they would not have been eligible to receive the replacement value for the carpets. They received some money for replacing the damaged drywall, insulation, vapour barrier and baseboards. All their basement furniture had metal legs, and due to their prompt clean-up efforts, they were able to prevent any of the furniture from being damaged.

A Tenant's Story

Carla rents a basement suite in the same area. Her suite was also damaged during the heavy rainfall. All of the damages to the floors and walls are the responsibility of her landlord. However, Carla did apply to the disaster recovery program for her damaged personal property. She received some money to help replace her furniture, laptop and cell phone. Since she used the laptop for school and the cell was her only telephone, both items were considered essential.

What is a disaster recovery program?

Financial Help for Albertans

Our disaster recovery programs offer financial help to homeowners and tenants who have property that was damaged as the result of a disaster. The intent of our programs is to help return essential property to its basic function. We are not able to provide financial assistance for items that can be covered by another means, such as insurance. If you recently experienced property damages caused by a disaster, check our website at www.aema.alberta.ca to find out if a disaster recovery program has been put in place to help.

How a Disaster Recovery Program Is Started ↷

When a disaster occurs, the local government applies for a program on behalf of its citizens. If the province approves the request, a disaster recovery program is set up. Each program helps people whose property within a specific geographical area was damaged during a specific period of time.

The province only approves requests for a disaster recovery program if:

- The event is considered extraordinary;
- Insurance is not available to cover all damages and losses; and
- The event is widespread.

What types of damage and loss may qualify?

Returning Essential Items to Basic Function

Our disaster recovery programs offer funding to help you clean, repair and replace essential items. To help you understand what this means, here are a few examples:

- If you have three televisions, only one may be considered essential. As a result, you may only receive funds for one basic television even if three were damaged.
- If you have been using an antique dining table, you may receive funds for a basic dining table, but you will not receive enough funds to replace the table with another antique.
- While a washing machine that was working before the flood may qualify for funding, a washing machine that was already broken when the flooding occurred will not.
- Your stored winter coats and bedding may qualify for funding because they are essential. Stored furniture will not because it is no longer being used.

Qualification Criteria

In order to be considered for funding from a disaster recovery program:

- The damages and losses must have been caused by the disaster;
- The damages and losses must have occurred during the dates and in the location defined by the program;
- The damages and losses must be uninsurable; and
- The home must be your principal residence where at the time of the event you were living on a day-to-day basis.

Examples of items that typically qualify are provided later in this handbook under *Stage 4: Finish repairing or replacing damaged items*. For a detailed explanation, refer to the *Alberta Disaster Assistance Guidelines* on the www.aema.alberta.ca website.

What types of damage and loss do not qualify?

Non-Essential Items and Improvements Do Not Qualify

The Alberta Emergency Management Agency disaster recovery programs are not the same as insurance. Our programs offer funds to help you clean, repair and replace essential property. The maximum we might cover is the value of the item before the disaster occurred. We do not necessarily cover damages at their replacement value.

We help you return to a basic standard of living. This means we do not help cover the cost of returning items to a standard above basic, nor do we cover the extra cost of making improvements. For example, if you had carpet in your home and you replace it with hardwood, we may only cover what it would have cost to install basic carpet.

Damages and Losses Covered by Other Resources Do Not Qualify ↴

Our programs do not pay for property damages and losses that could be covered by:

- Another government program;
- Legal action; or
- Insurance.

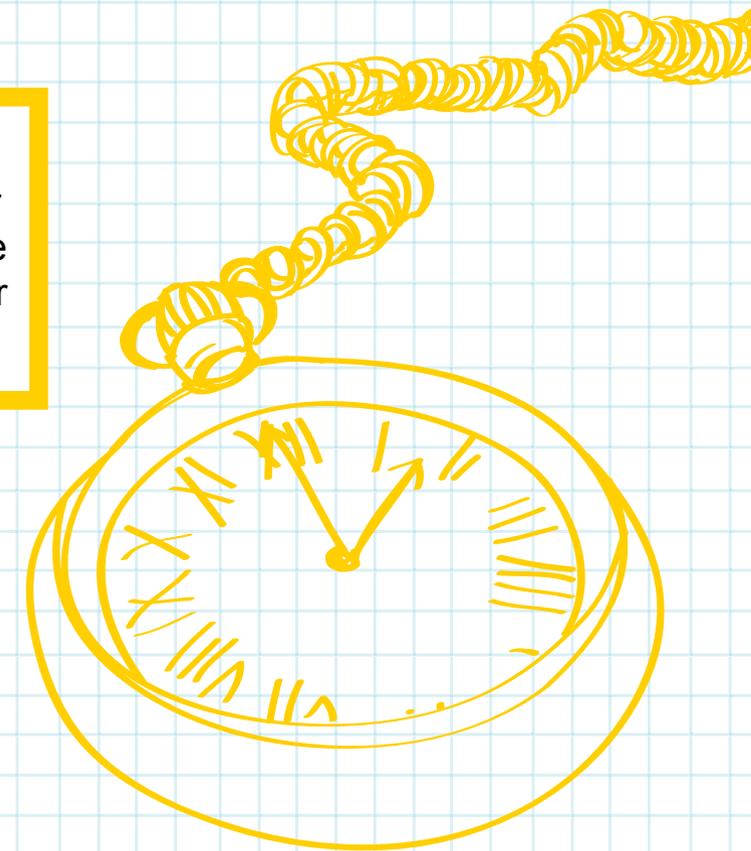
Sometimes insurance does not cover all of the causes of damages and losses. When this is the case, partial assistance may be available from our programs.

To help you understand what this means, here are a few examples of damages and losses that do not qualify:

- Luxury items like cameras, jewellery, art and most electronics
- Stored building materials

Time Spent on Clean-Up ↴

We may be able to help you with part of the cost of time spent on clean-up. However, our program is not able to pay you for lost income or wages. Also, we do not provide funding for damages fixed by your landlord.



Who manages the programs?

Alberta Emergency Management Agency

The Alberta Emergency Management Agency manages the disaster recovery programs. Part of Alberta Municipal Affairs, the Alberta Emergency Management Agency:

- Provides application forms and program information
- Evaluates applications
- Decides which damages and losses will be funded
- Issues payment if approved

We were given the authority to do this in the Alberta Regulation 51/94 of the Alberta Emergency Management Act. Our disaster recovery programs ensure that all Albertans share the costs of disasters.

Contact

You can contact us and submit applications by mail, phone, fax or email:

Disaster Recovery Programs

Alberta Emergency Management Agency

14515 – 122 Avenue NW

Edmonton, Alberta T5L 2W4

Phone: 1-888-671-1111 (toll-free) or 780-422-0300 (in the Edmonton area)

Fax: 780-427-1262

Email: drpinfo@gov-services.ca

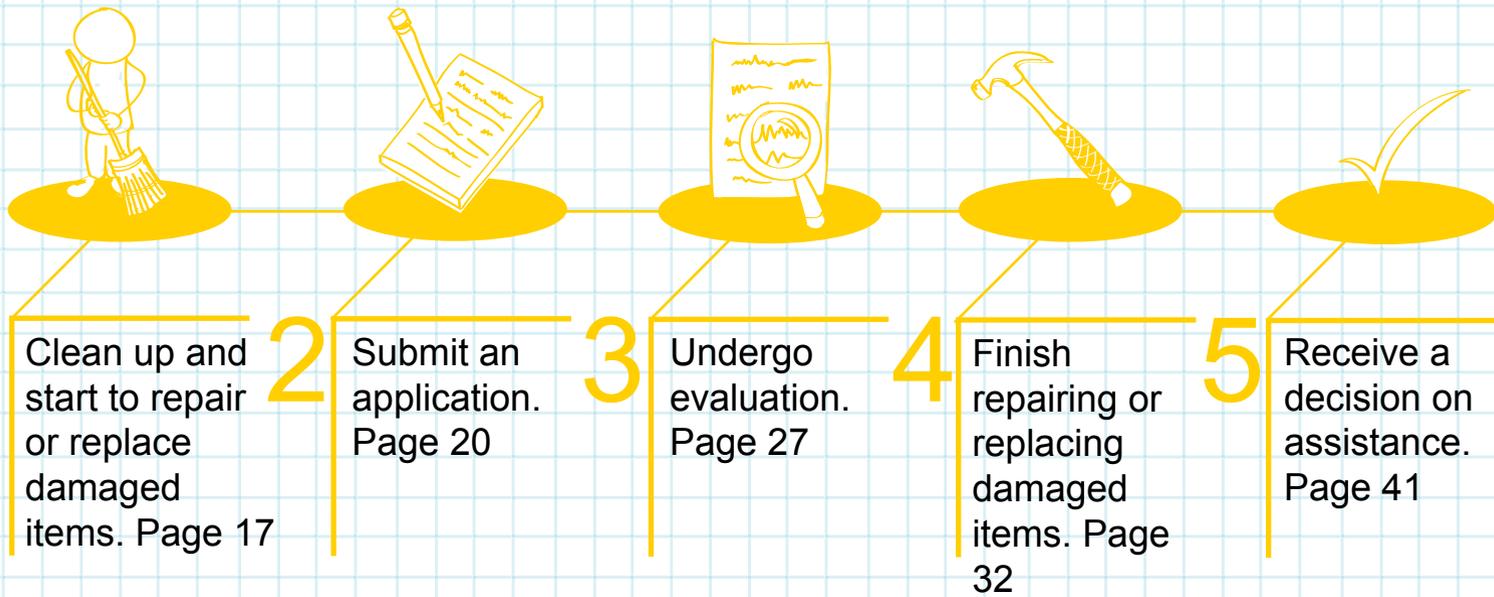
About Our Website

Visit our www.aema.alberta.ca website to:

- Find out if a disaster recovery program has been set up in your area.
- Obtain application forms.
- Learn more about the types of damages and losses that qualify.
- Read advice on what you can do to recover after a disaster.

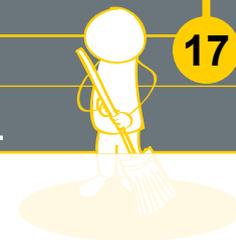
How can I request assistance?

As you seek help through a disaster recovery program, you will progress through the following stages:



Stage 1:

Clean up and start to repair or replace damaged items.



Ensure the Safety of Yourself and Your Family

If your family has evacuated, do not allow them to return to the home until the authorities indicate that it is safe to do so. You must also stay away until you are told it is safe to return. If you are in doubt about the structural safety of your home, seek advice from a professional.

Reduce Your Losses

After a disaster, you may be feeling overwhelmed. You may think you should wait until you know how much funding you will have. This is not a good idea! The best way you can reduce your losses is to start cleaning up and repairing or replacing damaged items right away.

It is up to you to protect your property by making the best decisions you can, knowing that all of your costs may not qualify for assistance. If necessary, seek professional advice on what you should do to prevent further damage.

We may not be able to provide the money in advance. You may need to pay for clean-up, repairs and replacement of damaged items. If we approve your application, you may receive funding at a later date for some of these expenses.

Not taking action to protect your property can have far-reaching consequences. If you don't do everything that you can to prevent further damage, we may not cover additional damage that occurs.

Checklist of Actions

Immediately after the disaster:

- Contact your insurance company. Ask for a letter indicating your insurance coverage. (The required contents of this letter are explained under *Stage 2: Submit an application.*)
- Contact your local government and ask about the potential for a disaster recovery program in your area.
- Photograph all damaged and discarded property. Include both interior and exterior views.
- Keep samples of discarded carpet and other flooring.
- Keep copies of all receipts for clean-up, repairs and replacement of damaged items.
- Record all of the time spent on clean-up.

Stage 2: Submit an application.



Obtaining an Application

There are three ways you may apply:

- Visit a local registration centre, if one has been set up in your area.
- Fax or mail an application to our office. Application forms are available on our website at www.aema.alberta.ca. Refer to page 15 for contact information.
- Phone or email our office. We will mail an application to you.

Your local government will decide on the best way to share application information. They may set up a local registration centre or they may provide application forms at their local government office. Local radio stations, television stations and newspapers may also advertise information about the program.

If you are unsure of whether a program has been set up or how to apply, visit the www.aema.alberta.ca website. Up-to-date information about all disaster recovery programs is posted on this website. You should apply within 90 days of the program being set up. However, if you must apply late, please contact our office.

Application Package Contents

Your application package must include all of the following:

- Completed application form
- Current property assessment (homeowners only)
- Letter from your insurance company (explained on page 23/24)
- Signed consent form (explained on page 25)

If we need more information, we will contact you. We are unable to return any of the paperwork you provide. Always keep a copy for your own records.

If you have a home-based business or your home includes rental suites, you may need to complete both a Homeowners/Tenants and

Insurance Letter

The letter from your insurance company must be on official letterhead, signed by an authorized agent, and include the following:

- Names of the insured policy holders
- Name and phone number of the insurance broker or agent
- Date of loss
- Date on which the broker/agent was notified of the loss
- Address of the damaged property (a legal land description is required in rural areas)
- The type of damage or loss
- The cause of the damage or loss
- Action taken by the insurance company, including payment

If no action was taken by the insurance company, the letter must state:

- That the damage or loss is not covered by your policy
- The reasons why there is no coverage

If you are unable to get the insurance letter before you complete your application, you may give it to the evaluator during the visit to your property.



Consent Form

It is very important that you include a completed and signed consent form in your application. This form gives us permission to share information about your application with:

- Your insurance company;
- Companies that did repair or clean-up work for you; and
- Other Government of Alberta ministries.

If we do not receive a completed consent form, we will not be able to handle these requests for you. You will have to provide the information to the other parties yourself and the process may take longer as a result.

Application Review

Once we have your complete application package, we will begin to review it. We will prioritize your application based on the potential impact of the damages and losses.

Privacy Policy and Release of Information

The financial help provided through our disaster recovery programs is paid in the form of a grant. Therefore, the total amounts of financial assistance provided through the program may be disclosed as explained in the *Freedom of Information and Protection of Privacy Act*. If asked, we may disclose your name and the total amount you received.

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Stage 3: Undergo evaluation.



The Evaluation Process

The evaluation consists of the following steps:

1. If we ask you to, send proof that the home is your principal residence (such as a copy of your driver's licence, bank statement or recent magazine subscription).
2. We assign an evaluator to you.

In some cases, specialist evaluators are required. For example, a specialist evaluator may be required if your home suffered structural damages. If necessary, you may have more than one visit from an evaluator.

3. The evaluator makes an appointment with you to visit the damaged property. This usually happens about one month after you submit your application and any required documentation.

4. The evaluator visits your home to inspect the damages and losses.

If you did not include a letter from your insurance company in the application, you must provide it to the evaluator during the visit. The evaluator may also ask to see receipts, photos and other information. At any time during the evaluation, you may add to your list of damages.

5. The evaluator decides whether to recommend funding for each item of damage or loss.
6. The evaluator gives you a report that explains the recommendations.



The Evaluator's Report

The evaluator's report lists the damages and losses for which you are likely to receive payment. It also identifies damages and losses that do not qualify. Although this report gives you a sense of which items may qualify, it is not a final decision. Before a final decision can be made, you may have to complete some repairs and replace some of the damaged items. You may also be asked to send us additional paperwork.

Refer to the next section of this handbook for details.

Required Actions and Paperwork

After we review the evaluator's report, most homeowners and tenants receive payment along with a financial assistance summary. The financial assistance summary identifies items that require receipts.

However, in some cases, some of the work must be completed before funding will be granted. When that happens, multiple cheques may be issued. If you must complete any of the work before you receive funding, it will be explained in a financial assistance summary.

In the case of structural damage and other critical issues, we will explain the assistance that is available and what you must do to receive it. Depending on the situation, we may phone or send you a letter.

In order to be considered for financial assistance, you must:

- If we ask for this information, provide quotes for work that will be completed by contractors before the work starts.
- Provide copies of invoices for contracted work.
- If we ask for this information, provide copies of receipts for repairs and replaced items.
- Provide copies of all applicable regulatory approvals, such as permits and inspections.
- Provide copies of proof of purchase for equipment rentals and services.

Stage 4: Finish repairing or replacing damaged items.



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Receiving Payment

Payment is based on the least amount of money needed to clean, repair or replace essential items. The maximum we might cover is the value of the item before the disaster occurred. We will not be able to cover additional costs if you choose to replace damaged property with items of greater quality or beyond what is reasonably required.

If we approve a quote, you can depend on receiving payment for that item. However, we will not issue payment until the work is complete, and we have received copies of the invoice and any required permits and inspections.

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Quotes

If you are a homeowner, you may be asked to send us a copy of quotes for work that will be completed by contractors before the work starts. If we do not get the quotes, you may receive less funding or no funding at all. If the costs are greater than \$5,000, we require quotes from at least two sources. Once we have reviewed the quotes, we will send a written approval that explains how much money the program can provide.

The following are just a few examples of the quotes you may need to provide:

- Furnace repair or replacement
- Hot water tank repair or replacement
- Structural repairs

Permits and Inspections

Some repairs must meet permit, inspection and other regulatory requirements. When this is the case, we require copies of the permits and inspections. The program can only assist with repairs and replacements that meet current building codes and other regulatory requirements.

The following are just a few examples of the permits and inspections you may need to provide:

- Approval from Alberta Environment and Sustainable Resource Development for repairs involving water, such as a water crossings
- A building permit and post-construction inspection report for structural repairs
- A furnace installation inspection



Receipts

If we ask for this information, you may need to send us copies of receipts for expenses related to clean-up, repairs and replacing items. If you don't, you may receive less financial assistance.

The following are just a few examples of the receipts you may need to provide:

- Sump pump replacement or repairs
- Shop-vac rental
- Clean-up services provided by contractors (must be itemized)

Typical Limitations

The following table provides examples of common items and the amount of funding that may be available. This information is intended only as a guideline. The evaluator determines whether your specific damages and losses should be recommended for funding. We then review those recommendations before making a final decision.

Examples of Typical Limitations for Homeowners and Tenants

Item	Amount	Conditions
bed linen (sheets, pillows, pillow cases, blankets or bed-in-a-bag)	\$300 maximum per bed	
bedroom suite	\$1,200 maximum per bedroom	
beds and mattresses	as evaluated	

chainsaw	\$250 maximum	limited to residences on rural properties, including acreages
clean-up (completed by applicant)	120% of provincial minimum hourly wage; 200 hours maximum per application	limited to inside of house or garage, or exterior yard clean-up that is necessary to ensure safety; applicant must provide an estimate of the time spent
clean-up (completed by contractor)	\$3,000 maximum per application	applicant must provide receipts; limited to water removal, furniture removal, and fan and dehumidifier rental in affected areas; does not include demolition, carpet removal or sanitizing
clothing	\$3,000 maximum per person	
coffee tables and end tables	\$300 maximum per application	
computer (CPU, monitor, printer, keyboard and mouse)	\$1,000 maximum per application	

Item	Amount	Conditions
curtains and drapes	\$1,000 maximum per application	
desk	\$300 maximum per desk (one per household); \$150 maximum per task-chair (one per household)	
dryer	\$500 maximum per application	
food in a freezer	\$1,000 maximum per application	
freezer	\$1,000 maximum per application	
fridge	\$1,000 maximum per application	
household miscellaneous (bathroom scales, clothes hampers, garbage cans, humidifiers, mirrors, etc.)	\$500 maximum per application	

landscaping (residential)	\$500 maximum per application	limited to actions taken to remove safety hazards
meals & accommodation (due to emergency evacuations if not provided by the local government)	10 days maximum per application	
reference books	\$1,000 maximum per person	limited to books necessary for the livelihood of a person or used by a student
septic tank (cleaning, flushing, repair or replacement)	pro-rated based on 20-year lifecycle of tank and system	limited to damage caused by the disaster
sport and fitness equipment	\$200 maximum per person	limited to the appraised value of sports and fitness equipment
suitcases	\$200 maximum per set of three (one set per person)	limited to people 16 years of age or older

Item	Amount	Conditions
television (repair or replacement)	\$300 maximum per application	
toys, games and books	\$150 maximum per child	limited to households with children under 16 years of age
vacuum	\$400 maximum per application	
washing machine	\$700 maximum per application	
water well (potable)	pro-rated based on 30-year lifecycle	limited to potable well water used for flood-related cleaning, repair or replacement

Stage 5: Receive a decision on assistance.

The Final Decision-Making Process

Once we have the evaluator's report and all your paperwork, we can begin making a final decision. We check that the evaluator's recommendations are consistent with our guidelines and meet our qualification criteria. If you would like to know more about the guidelines and qualification criteria we use, refer to the *Alberta Disaster Assistance Guidelines* posted on the www.aema.alberta.ca website.

On average, applicants receive payment within six weeks of the evaluation and submitting their paperwork. If we decide not to fund any of the major items recommended for funding by the evaluator, we will explain why on a financial assistance summary.

Payment

Depending on the situation, you may receive payment in a single cheque or in several cheques. In some cases, you will have to take further actions in order to receive the balance of payment. When this happens, the required actions will be explained in a financial assistance summary. We will mail the cheques separately from the financial assistance summaries.

Requesting a Review

You may ask to have the funding decision on your application be reviewed if you believe it was not in keeping with the *Disaster Assistance Guidelines*. A copy of the guidelines and the application for requesting a review are available on the www.aema.alberta.ca website.

Have you considered other resources that may be able to help? 

Other resources may be available to you, such as those listed below:

For information about	Contact
Financial assistance for low-income households in rural areas to complete emergency repairs	Canada Mortgage and Housing Corporation Emergency Repair Program Phone: 1-800-668-2642 (toll-free) www.cmhc-schl.gc.ca
Financial assistance for low-income homeowners to complete mandatory home repairs	Canada Mortgage and Housing Corporation Homeowner Residential Rehabilitation Assistance Program Phone: 1-800-668-2642 (toll-free) www.cmhc-schl.gc.ca
Insurance	Insurance Bureau of Canada Regional Office: Alberta and The North Phone: 1-800-377-6378 (toll-free) or 780-423-2212 (Edmonton) www.ibc.ca

You may also want to refer to the *Frequently Asked Questions* posted on our website at www.aema.alberta.ca.

Notes: _____



Alberta 
Government