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## Summary of **DISASTER FINANCIAL ASSISTANCE**

From time to time disasters happen in BC. When a disaster has a significant impact on a community, the province may declare the disaster eligible for Disaster Financial Assistance (DFA).

Those impacted by such a disaster may apply to the province for DFA where the losses could not be insured or where other programs are not available. The Disaster Financial Assistance helps to replace or restore essential items and property that have been destroyed or damaged to pre-disaster condition.

Assistance is available to qualifying home owners, residential tenants, small business owners, farm owners, and charitable organizations. Applicants should be aware of the following:

- Financial assistance is provided for each accepted claim at 80 percent of the amount of total eligible damage that exceeds \$1,000, to a maximum claim of \$300,000.
- Claims may be made in more than one category (e.g., home owner and farm owner).
- A home owner or residential tenant must show that the home is their principal residence. Seasonal or recreational properties, hot tubs, patios, pools, garden tools, landscaping, luxury items (like jewelry, fur coats and collectibles), and recreational items (like bicycles) are not eligible for assistance.
- Small business owners and farm owners must demonstrate it is their primary source of income. Owners of damaged rental property must apply and qualify as a small business.
- Charitable Organizations must provide a benefit of service to the community at large.
- Applications for DFA must be submitted to Emergency Management BC (EMBC) within 90 days of the date that DFA was authorized.

Assistance is also available to local governments for:

- Emergency response measures authorized by EMBC by response task #, including incremental costs associated with their Emergency Operations Centre. Financial assistance is provided for each accepted response claim at 100 percent. Completed response claim summaries and supporting documentation must be sent to the respective EMBC Regional Office.
- Recovery measures to replace essential materials and rebuild or replace essential public infrastructures to the condition it was in before the disaster. Assistance is provided for each accepted recovery claim at 80 percent of the amount of total eligible damage that exceeds \$1,000.

Further information regarding DFA may be obtained from:

Emergency Management BC  
PO Box 9201 Stn Prov Govt  
Victoria BC V8W 9J1  
Phone: 1-888-257-4777 Toll Free  
Fax: 250-952-5542  
Email: [dfa@gov.bc.ca](mailto:dfa@gov.bc.ca)  
Website: [www.gov.bc.ca/disasterfinancialassistance](http://www.gov.bc.ca/disasterfinancialassistance)