

Disaster Recovery Program

Small businesses and landlords

Overview

The Disaster Recovery Program provides financial assistance to individuals, small businesses, farming operations, not-for-profit organizations, municipalities and government departments for uninsurable loss and damage caused by emergencies and disasters.

The program is intended to help repair and restore your damaged property so that you can re-establish or maintain the viability of your business.

Eligible coverage

Losses and damages for which insurance was not readily or reasonably available at the time of the event are eligible for assistance. Eligible items include those considered essential to everyday life.



Eligible applicants

To be eligible, you or your small business must:

- Have yearly gross revenues between \$6,000 and \$15,000,000 as reported for tax purposes.
- Employ no more than the equivalent of 20 full-time employees.
- Be an owner-operated enterprise, other than a “hobby business,” where the individual owner(s)/operator(s) is/are acting as day-to-day manager(s) and own at least 50 per cent of the business.
- Re-establish your business in the community upon receiving assistance from the program.
- Receive a minimum of 20 per cent of their gross personal income(s) from the business.

Steps to take after a disaster

1. Contact your insurance company and open a claim.
2. Ask for a letter indicating your insurance coverage and any exclusions.
3. Contact your local government to see if there are any supports available to you through non-governmental organizations in the area.
4. Take pictures of:
 - all damaged items before you throw anything away or make any repairs.
 - the inside and outside of your property.
5. Begin clean-up and repair work and ensure that you keep records of your time spent.
6. Keep copies of all receipts for clean-up, repairs, and replacement of damaged property.
7. Contact your local government and ask about the potential for a disaster recovery program in your area.
8. Submit an application and consent form (if/once a program is approved in your area). Upon receipt of your application a case manager will contact you to guide you through the entire application process.
9. Gather all relevant items listed under supporting documentation.

Supporting documentation

The following documentation is required:

- Most recent T1 General Personal Tax Return(s) for the owner(s) who individually or collectively own at least 50 per cent of the business, include any Statement of Business Activities, and schedule(s) T2125 if completed.
- T4 Summary (if the business had employees) and all T4 and/or T5 slips associated with the above T1 General Personal Tax Return.
- Most recent T2 Corporate Tax Return for the corporation, if completed.
- Most recent Notice(s) of Assessment from the Canada Revenue Agency that corresponds to the T1 Personal Tax Return, and T2 Corporate Tax Return, if completed.
- If incorporated, the most recent Corporate Registry Annual Return listing shareholders and directors.
- Rental property owners must include any Statement of Real Estate Activities, schedule(s) T776, if completed.
- If your business owns the land and building(s), you need to state the year the structure was built and provide the most recent Property Tax Notice of Assessment, and Legal Land Title document for the damaged property.
- An inventory of lost or damaged items including photos of items that may have been discarded.

Contact

Alberta Emergency Management Agency
9515 107 Street NW
Edmonton AB T5K 2C1
Phone toll-free: 1-888-671-1111
Fax: 780-427-1262
Email: drp.info@gov.ab.ca
Website: www.aema.alberta.ca

- Receipts for repairs or replaced items, inspection reports, and invoices for contractor clean-up.
- If the damaged property was leased, a copy of the lease or rental agreement.

Insurance letter requirements



You need to submit a letter from your insurance company on official letterhead that is signed by an authorized agent and includes the following:

- Name(s) of the insurance policy holder(s).
- Policy and/or claim number.
- 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 (legal land descriptions) for all affected sections of land.
- Type and cause of the damage or loss.

Your insurance letter must also include:

- A complete list of what damages were covered, including settlement amounts for all equipment and property.
- Any damages not covered should be outlined, including the reason that part of your claim was denied.
 - Was part of your claim denied because the damage was due to flood?
 - Was part of your claim denied because you did not have a sewer back-up endorsement, or because the sublimit on your policy was reached?