

Province of BC's Disaster Financial Assistance Program

Key Information

What is DFA?

- Disaster Financial Assistance is a provincial program to help individuals and local governments recover from uninsurable disasters. DFA is administered by Emergency Management BC, part of the Ministry of Transportation and Infrastructure.
- The purpose of DFA is to provide assistance to individuals for their principal residence and to help small business/farm owners when their livelihood is at risk. The DFA program operates under the *Emergency Program Act* and the ensuing Compensation and Disaster Financial Assistance Regulation. The DFA program is obliged to provide compensation in compliance with this legislation.
- DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

When is DFA available?

- DFA is available in the event of a disaster in respect of which the minister, or designate, has determined that disaster financial assistance may be provided.

When this determination is made, EMBC defines the eligible dates and geographic locations, notifies affected local governments, posts this information on its website, publishes information in local papers, and if requested attends community meetings.

Who is eligible for DFA?

Local Governments and individuals in the private sector in the following categories are eligible:

Homeowner

- Must be for the residence that is occupied by the individual as their home, where the majority of their personal effects are located, and the residence for which they received the provincial Home Owner Grant or were entitled to receive this grant.

Residential Tenant

- Must be the residence that is occupied by the individual as their home and where the majority of their personal effects are located.

Small Business Owner

- Must be the owner of a business that is managed by the applicant on a day to day basis, is the owner's major source of income, has gross sales of less than \$1 million per year, and employs less than 50 people at any one time.

Farmer

- Must be the owner of a farm operation that is identified by the BC Assessment Authority as an agricultural operation, is owned and operated by a person whose full time employment is as a farmer, and is the means by which the applicant derives the majority of their income.

Charitable Organization

- Must be a not-for-profit charitable organization that provides a benefit or service to the community at large, has been in existence for at least 12 months, and is registered under the *Society Act*.

What is eligible for DFA?

- DFA can compensate individuals for 80% of eligible claims, after the first \$1,000 to a maximum claim of \$300,000.
- DFA is only for uninsurable losses and for losses where there is no other program offered by local, provincial, federal or international governments or agencies.
- DFA is available for essential items only. It provides or reinstates the necessities of life, including help to repair and restore damaged homes and to re-establish or maintain the viability of small businesses and working farms. Loss of land or damage to land (except for some farm land) is not eligible for DFA.
- Additional information about the DFA Program and specifics re eligible applicants, eligible losses and application process are available at:

Disaster Financial Assistance Website: <http://www.gov.bc.ca/disasterfinancialassistance>