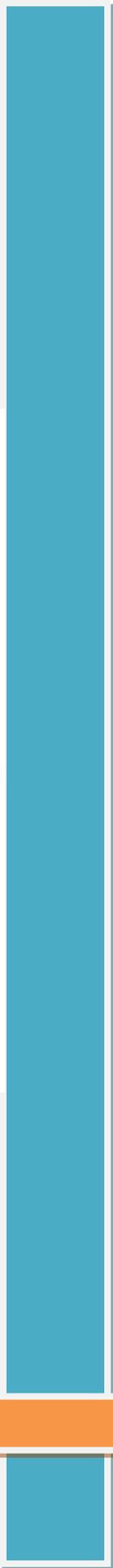




PEI Disaster Financial Assistance Program Guide

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Guidelines - Introduction

The mandate of the PEI Emergency Measures Organization (EMO) is to develop and maintain an emergency response system in the province to mitigate against, prepare for, respond to and recover from an emergency or natural disaster. Further, PEI EMO is responsible for the administration of the federal government's Disaster Financial Assistance Arrangements (DFAA) program. The purpose of the DFAA program is to assist provinces and territories with the extraordinary costs of dealing with a disaster where those costs would otherwise place a significant burden on the provincial economy and would exceed what they could reasonably be expected to fully bear on their own.

The Provincial Disaster Financial Assistance Program (PDFAP) provides emergency, non-repayable financial assistance to Prince Edward Island residents, small business, from the commercial, agriculture and aquaculture/fisheries sectors, and not for profit organizations for uninsurable loss and damage caused by significant events deemed eligible under the federal DFAA program. The provincial program is aligned with the federal program to ensure effective administration of the program.



The PDFAP is intended to assist in:

- Providing or reinstating the basic essentials of life to individuals, including financial assistance to help repair and restore damaged homes;
- Re-establishing or maintaining the viability of small businesses that are major contributors to the provincial economy;
- Repairing, rebuilding and restoring public works and essential community services and when able, building back better to create enhanced resiliency.

These guidelines are reviewed bi-annually and following any activation of the program.

Non – PDFAP Events

Not every emergency or disaster will qualify for the activation of the PDFAP however; it may require PEI EMO activation, management and coordination. During a local emergency, a municipality may choose to open emergency operations centres, shelters, and reception centres to manage and respond to support residents. Smaller and localized activation may only require PEI EMO to monitor and be prepared to support the municipality if requested. In these instances, municipalities should respond according to their own respective municipal emergency plans to provide support and assistance to their residents. If the municipality requires assistance, a formal request must be made to PEI EMO. PEI EMO will work to source the resource(s) and based on availability provide the municipality with the requested support.



During an event, which spans multiple jurisdictions, the Province can call upon the services of the Canadian Red Cross to provide support and deliver emergency social services. These services are listed as:

- Reception Centres
- Emergency Lodging
- Emergency Feeding
- Emergency Clothing
- Registration and Inquiry
- Personal Services

The Canadian Red Cross has a ‘needs assessment’ process to determine where the needs are in a community as a result of an emergency or disaster. When possible, this process should be used to ensure needs are being met in a fair and equitable process. Emergency response may take many forms, ranging from very few to a large quantity of resources. Each impacted area may have needs that require different levels of support. It is important that the needs of the whole community are well understood to allow for the most effective response and recovery.

Eligibility Criteria for PDFAP Events

- For structural repairs the claimant must be the registered owner of the property. The following lists the various documents which may be required to prove ownership. One or more may be requested.
 - Property tax bill
 - Insurance documentation
 - Voting card
 - Current driver's license or voluntary ID.
- For replacement of personal property, the claimant must be either the registered owner will require a copy of your property tax bill. For a tenant your rental/lease agreement is required as proof of residency or another document indicating that is your current address.
- If flooding had been forecasted for your area you must be able to demonstrate that you took reasonable precautions to protect your property from rising water. For example, that you moved possessions from the basement to a higher area in the home. If you cannot demonstrate this, your personal belongings may not be eligible for assistance.



- The claimant must have the event related repairs completed prior to receiving payment. The claimant must submit copies of related invoices along with proof of payment of related invoices.
- If other sources of funding such as insurance, fundraising events, and/or other financial programs are available to assist with the losses; the claim will not be eligible under the PDFAP.
- The damage incurred must not have been reasonably insurable. A confirmation of insurance letter from the insurance company will be required to support the application.
- Applications may require supporting documents depending on the type/degree of damage. If submitted without the required documents the claim will be returned to the applicant.

Program Principles

- The PDFAP is intended to help repair or replace uninsurable, essential, basic property lost or damaged as a result of a sudden disaster of unusual proportions such as a hurricane, ice storm, or flood. Activation of the PDFAP will be considered following extreme events which have extensive and broad community or economic impacts, and which meet federal DFAA guidelines.
- Individuals, families and business owners are expected to take reasonable precautions for personal safety and protection of personal property to prevent loss. In the event of a natural disaster, the initial responsibility for losses is the responsibility of the individual/business.
- The PDFAP is not an alternative to adequate insurance coverage and sound risk management practices. Before making a claim for assistance through the program, contact your insurance provider.
- Repair or replacement expenses will not be eligible for financial assistance if the damaged property was insurable; even if you choose not to purchase insurance.
- The costs of repairing or replacing structures which were constructed or purchased post December 1, 2021 are not eligible if they are located in areas that were designated, recognized, or zoned as a flood risk area. These locations/areas may be viewed on the PEI Coastal Hazard Information Platform. For more information on flood risk areas, see Section 3.6 of the Federal DFAA guidelines.
- If the PDFAP is activated, the Province will make a public announcement providing information to assist those affected, including where to find applications and identifying the geographic area impacted.
- Applications for assistance under the PDFAP will be accepted for a period of 120 days after the date of the program activation. Extensions may be allowed in certain circumstances. Applications must be complete and must include photos and copies of invoices and verification of payment for all costs incurred. There is other required documentation to support an application and these are identified throughout this document.



Program Principles – Cont'd

- Insurance adjusters will be contracted by PEI EMO to assess damages, when required.
- Losses do not include loss of income or revenue. Attached is the current schedule of losses, which identifies maximum payout values. These are subject to change. And updated annually on April 1.

The PDFAP aligns with the Federal program with some exceptions. The qualifying criteria as established by the Federal government can be found [online](#) for the below categories:

- Residential Properties (Homeowners and Tenants Claims);
- Small Business;
- Not for Profit.



Application Process First Steps

If your property has sustained damage due to a natural disaster and the provincial program is activated, follow these steps to help you through the recovery process:

- Take precautions to ensure personal safety. Carry out reasonable steps to prevent further damage (secure property, move belongings to safe place, etc.);
- Document damages (photographs, written records, etc.) when it is safe to do so;
- Contact your insurance company;
- Contact your municipality to determine if any kind of support is available; and
- Submit a PDFAP application form.



A claims officer will review each application to determine eligibility for the approved program. On a case by case basis, an independent damage assessor may be required to visit the site of the property to assess the damages to property and belongings and determine eligible costs for reimbursements.

The assessor will then submit a report to PEI EMO, where the report will be reviewed. Upon approval of the claim report and when all of the invoices have been submitted along with proof of payment, a payment will be issued to the applicant.

Applicants will be notified in writing if it is determined that you will not receive assistance.

Independent Damage Assessors

PEI EMO contracts the services of a third party. The independent damage assessor will assess all individual claims in a fair and unbiased way, according to industry standards, to determine eligibility under the guidelines established by the PDFAP. Payments are based on the assessor's determination of damages and will evaluate on the fair market value of replacement repair not necessarily on estimates and/or payments to private contractors.

Claimant's Role in Assisting the Damage Assessor

- Take inventory of losses, photos and videos of damages as soon as it is safe to do so. If available, ensure the time date stamp is used when taking photos or videos, this will help to validate claims.
- Include all invoices, receipts, estimates (if applicable) and photos readily available when the damage assessor completes the site visit.
- Keep accurate records of hours spent on clean up and any repairs completed, this includes hours spent by the homeowner or a contractor.

Hiring a Contractor

It is the responsibility of the property owner to make the necessary arrangements for clean-up and repairs. While the use of contractors to perform clean up or repairs is the property owner's decision, it is strongly recommended that care be taken in choosing a contractor.

Government's role is only to provide financial assistance in accordance with the PDFAP Guidelines and the property owner should be mindful that PDFAP does not necessarily cover all items or the full cost of clean-up or repairs that a contractor may charge.

Appeal Process

The PDFAP provides an appeal process for claimants who feel they have not received all the assistance to which they are entitled.

You may apply for a review of your claim decision if your application is deemed ineligible, or if you feel your claim payment amount is less than the program allowance. To obtain a review, file a claim settlement review application. The request must be made within 30 days of the date of the letter informing them of the decision of their claim.

Submitting an Application for review does not guarantee a dispute will be resolved in the and claimant's favor. All decisions are based on information considered by the Recovery Manager the Disaster Financial Assistance Program Policy and Guidelines.

Claim Settlement Review Board

The Claim Settlement Review Board may consist of senior board management, Director and/or Manager of PEI EMO, Recovery Manager and the PDFAP Manager. All decisions made by the Board are final and binding.