Disaster Recovery Program
Assistance for homeowners and residential tenants

Financial help for Albertans

The Disaster Recovery Program (DRP) provides financial assistance to qualifying homeowners and residential tenants for uninsurable loss and damage caused by emergencies and disasters. The DRP helps return essential property to its basic, pre-disaster functional condition.

DRPs are a final resort to assist after a disaster. You must access your own insurance options first.

DRPs do not cover all types of damage or loss and may not cover the full cost of replacement.

Checklist of actions immediately after the disaster

1. Contact your insurance company and open a claim.

2. Obtain a letter confirming address of damaged property, date of loss and cause of loss. If insurance was paid, provide a detailed description of what was paid. If no coverage was provided, an explanation why.

3. Contact your local authority to see if there are any supports available to you through non-governmental organizations in the area.

4. Homeowners: check the DRP website to see if your property address has previously received DRP assistance (after 2020).

5. Take pictures of:
    - All damaged items before you throw anything away or make any repairs.
    - The inside and outside of your property.

6. Begin clean-up and repair work. Make sure you record all of the time you spend cleaning up and making repairs.

7. Keep copies of all receipts for clean-up, repairs, and replacement of damaged property.

8. Contact your local authority and ask about the potential for a disaster recovery program in your area.

9. Submit a DRP Statement of Loss and Damage Application (if/once a program is approved in your area). You can get an application online at: https://recovery.alberta.ca/SitePages/Home.aspx. Upon receipt of your application, a case manager will contact you to guide you through the entire application process.

10. Gather, if applicable, the supporting documentation listed on the next page.

Contact

Alberta Emergency Management Agency

Mail: 5th Floor, Terrace Building

9515 107 Street NW

T5K 2C1 Edmonton, Alberta

Phone Toll Free: 1-888-671-1111

Email: drp.info@gov.ab.ca

Find us online at www.alberta.ca/disaster-recovery-programs.aspx

Alberta

Supporting documentation

You must submit one or more of the following to show that the damaged property was your principle residence:

- Property tax assessment (homeowners) from the year preceding the flood event.
- Lease agreement (tenants).
- Utility bill(s) within 90 days prior to the flood event date.

Other items you should have available include:
- Photographs of:
    o The property damage.
    o Any repairs in progress.
    o Items that you threw out after the disaster.
- A list of lost or damaged items.
- Receipts for repairs and replaced items, inspection reports, and invoices for contractor clean-up.
- A record of all the time you spent cleaning up.

Insurance letter requirements

You need to submit a letter from your insurance company. The letter must be on official letterhead, be signed by an authorized agent, and include 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 clear indication of what is covered and what is not covered and why:
- 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.
    o Was part of your claim denied because the damage was due to flood?
    o 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?

DRP Website

www.alberta.ca/disaster-recovery-programs.aspx

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