

# Disaster Recovery Program

## Assistance for small businesses and landlords

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### Financial help for Albertans

The Disaster Recovery Program (DRP) provides financial assistance to qualifying small businesses and landlords 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. Take pictures of:
  - All damaged items before you throw anything away or make any repairs.
  - The inside and outside of your property.
5. Record all of the time you spend cleaning up and making repairs.
6. Keep copies of all receipts for clean-up, repairs, and replacement of damaged property.
7. Contact your local authority and ask about the potential for a disaster recovery program in your area.
8. Submit a **Statement of Loss and Damage Application** (if/once a program is approved in your area). You can get an application online at [www.alberta.ca/disaster-recovery-programs.aspx](http://www.alberta.ca/disaster-recovery-programs.aspx). Upon receipt of your application, a case manager will contact you to guide you through the entire application process.
9. Gather, if applicable, the supporting documentation listed on the next page.

### Contact

Alberta Emergency Management Agency

Mail: 5<sup>th</sup> Floor, Terrace Building

9515 107 Street NW

T5K 2C1 Edmonton, Alberta

Phone Toll Free: 1-888-671-1111

Email: [drp.info@gov.ab.ca](mailto:drp.info@gov.ab.ca)

## Qualification criteria

A **small business or landlord** may qualify for assistance if the following conditions are met:

- It has yearly gross revenues between \$6,000 and \$15,000,000 as reported for tax purposes.
- The business must employ less than 20 full-time equivalent employees.
- It is 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.
- Small businesses and landlords who receive assistance must re-establish their business in the community.

## 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 slips associated with the above T1 General Personal Tax Return.
- Most recent T2 Corporate Tax Return for the corporation, if completed plus schedules 100 and 125.
- 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 the business owns the land and building(s), 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.
- 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. 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.
  - 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?

### DRP Website

[www.alberta.ca/disaster-recovery-programs.aspx](http://www.alberta.ca/disaster-recovery-programs.aspx)