

# Disaster Recovery Program

## Assistance for not-for-profit organizations and business cooperatives

### Financial assistance for Albertans

The Disaster Recovery Program (DRP) provides financial assistance to qualifying not-for-profit organizations, and not-for-profit business cooperatives 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 a disaster

- Contact your insurance company and open a claim.
- Obtain a letter indicating your insurance coverage and any exclusions.
- Contact your local authority to see if there are any supports available to you through non-governmental organizations in the area.
- Take pictures of:
  - All damaged items before you throw anything away or make any repairs.
  - The inside and outside of your property.
- Record all of the time you spend cleaning up and making repairs.
- Keep copies of all receipts for clean-up, repairs, and replacement of damaged property.
- Contact your local authority and ask about the potential for a DRP in your area.
- Submit a **Statement of Loss and Damage Small Business Application** (after a program is approved in your area). You can obtain a fillable PDF application online at [alberta.ca/disaster-recovery-programs.aspx](http://alberta.ca/disaster-recovery-programs.aspx) and submit it via email at [drp.info@gov.ab.ca](mailto:drp.info@gov.ab.ca). Upon receipt of your application, a case manager will contact you to guide you through the entire application process.
- Gather, if applicable, the supporting documentation listed in this document.

#### Qualification criteria

- Organization is a registered not-for-profit in Alberta.
- The not-for-profit makes a significant contribution to the fabric and sustainability of the community, and a basic or essential service in the interest of the community as a whole is provided in the facility.
- Public access to the facility must be allowed for all members of the community or limitations on assistance may apply.

- Not-for-Profit condominium corporations must be at least 50 per cent owner-occupied, and in good standing with Alberta Land Titles.
- Not-for-profit organizations that receive assistance must re-establish their operations in the community.
- Church property must be essential to the secular needs of the community.
- Public not-for-profit business cooperatives must operate according to the principles of Section 2(1) of the [Alberta Cooperatives Act](#).

#### Supporting documentation

The following documentation is required:

- Alberta Corporate Registry document confirming your not-for-profit status.
- If your institution is a public educational organization, you must provide legal documentation confirming your status in Alberta, information regarding your involvement in the community and any restrictions to access by the general public.
- Articles of incorporation and/or bylaws.
- List of authorized signing officers, including full names and contact information.
- For condominium corporations:
  - A list of owner and tenant-occupied units at the time of the event (signed by the board president).
  - The registered list of directors and bylaws at the time of the event.
- Photographs of the property damage/repairs.
- Receipts for repairs, or replacement of damaged items.
- An inventory list of lost or damaged items.

#### 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 was covered and what was 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 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?