

Disaster Recovery Program

Assistance for residents and residential tenants

Financial assistance for Albertans

The Disaster Recovery Program (DRP) offers financial assistance to qualified residents and residential tenants to help restore uninsurable property lost or damaged by a disaster 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.
- Ask for a letter indicating your insurance coverage and any exclusions.
- Contact your local government to see if there are any supports available to you through non-governmental organizations in the area.
- New homeowners: check the DRP website to ensure that your property address has not previously received DRP assistance (2021 and onwards).
- Take pictures of:
 - All damaged items before you throw anything away or make any repairs.
 - The inside and outside of your property.
- Begin clean-up and repair work. Make sure you record all 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 government and ask about the potential for a DRP in your area.
- Submit a DRP **Statement of Loss and Damage Application** (after a DRP is approved in your area). You can submit an application online at 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.
- Gather, if applicable, the supporting documentation listed on this page.

Notice of change

As of 2021, homeowner applicants are only able to access DRP assistance one time per property address. Financial assistance from the program will not be provided to future applicants who own property at the same physical location. Other funding limits and conditions apply.

Supporting Documentation

Homeowners

- Property tax assessment or land title and
- Utility bill(s)

Tenants

- Lease agreement (tenants) and
- Utility bill(s)

Other items you should have available include:

- Photographs of:
 - The property damage.
 - Any repairs in progress.
 - 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, 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 and 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 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?