

Disaster Recovery Program

Assistance for agricultural operations

Financial assistance for Albertans

The Disaster Recovery Program (DRP) provides financial assistance to qualifying agricultural operations 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

- Contact your insurance company and open a claim.
- Ask for 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 the time you spend cleaning up and making repairs.
- Keep copies of all receipts and proof of payment for clean up, repairs, and replacement of damaged property.
- Contact your local authority and ask about the potential for a disaster recovery program in your area.
- Submit a **Statement of Loss and Damage Small Business Application** (after a DRP is approved in your area).

You can obtain a fillable PDF application online at alberta.ca/disaster-recovery-programs.aspx and submit it by email at 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

- It is an owner-operated enterprise, other than a “hobby farm”, 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.
- Your farming operation is re-established in the same community.
- It has yearly gross revenues between \$6000 and \$15,000,000 as reported for income tax purposes from farming operations.

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 Farming Activities, schedule(s) T2042, T1163 or T1164, T1273 or T1274.
- Most recent Notice(s) of Assessment from the Canada Revenue Agency (CRA) that correspond to the T1 Personal Tax Return(s).
- Most recent Property Tax Notice of Assessment and Legal Land Title document for properties damaged by the event. If the damaged property was leased, a copy of the lease.
- Any lease agreements.

If the farm is a limited corporation, the following documents are also required:

- Most recent T2 Corporate Tax Return including Schedules 100 and 125.
- Most recent CRA Corporate Notice of Assessment that corresponds to the T2 Corporate Tax Return.
- Most recent Corporate Registry Annual Return listing the Directors and Officers, including the percentage of their respective ownership and contact information.

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 or 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 along with:

- 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?