

# Alberta Disaster Assistance Guidelines

Effective upon signing of Ministerial Order No. A:002/18  
until superseded by a subsequent version

Table for Internal Reference

IT Bulletin / Program Statement	DAG Section(s)
Program Statement #26 Overpayments	Section 2.12
IT Bulletin #17 Third Party Payments	Section 2.13
IT Bulletin #53 When an Application is Considered Received IT Bulletin #54 DRP Application Deadlines	Section 2.6.5, Section 2.6.6, Section 2.6.7
IT Bulletin #2 – Double dipping –insurance deductibles and DRP assistance	Section 3.1 Basic Considerations
IT Bulletin #50 Municipally Controlled Corporations	Section 3.1.3
IT Bulletin #42 Property Clean Up and Protection	Section 3.1.4 (a)(b)(c)
IT Bulletin #39 Pre-Existing Damage to a Building	Section 3.6.1 Section 3.6.4 Section 3.6.5
Program Statement #20 Architectural Controls	Section 3.6.6.1
Program Statement # 22 Mould	Section 3.6.8
IT Bulletin #48 Utility Costs	Section 4.2.3(d)
IT Bulletin #3 – Beneficial Ownership of Property	Section 5.3.1(e)
IT Bulletin #45 Qualifying for Principal Residency in Extraordinary Circumstances	Section 5.3.1(d)(e)
Program Statement #17 Historic Homes and Buildings	Section 5.3.12
IT Bulletin #11 Rental Assistance 2013 and 2014 IT Bulletin #12 Rental Assistance 2015 and Beyond Program Statement #11 2013 Meals and Accommodation Program Statement #12 2014 and Future Meals and Accommodations IT Bulletin #13 Rental Assistance and Purchasing a Temporary Home	Sections 5.3.13(e) and 5.3.13(f)
IT Bulletin #48 Utility Costs	Section 5.3.13, and Section 5.3.15 (a)(b)
IT Bulletin #14 Property Manager vs. Day-to-Day Manager IT Bulletin #27 Income Earned Outside Alberta IT Bulletin #28 Effect of Pension and Income Supplements on Small Business Qualification IT Bulletin #30 Real Estate Capital Gains and Small Business Income Qualification v2	Section 5.4.1(a)
IT Bulletin #44 Administering Community-Based Agricultural Claims	Section 5.5.15
IT Bulletin #32 GST Reimbursement for 2013-2015 DRPs IT Bulletin #43 Private Sector GST Reimbursement for 2016 DRPs and Beyond	Section 5.8

## PRODUCED BY

Alberta Emergency Management Agency  
5th Floor Terrace Building  
9515 107 Street NW  
Edmonton, Alberta, Canada, T5K 2C1  
Phone: 780-422-9000 or toll free at 310-000, then 780-422-9000  
[Website: www.aema.alberta.ca](http://www.aema.alberta.ca)

These Guidelines are available on CD-ROM and electronic format by contacting the Alberta Emergency Management Agency at 780-422-9000.

These Guidelines are not a substitute for the *Emergency Management Act* or its regulations. To the extent there is any inconsistency between the Guidelines and the *Emergency Management Act* or its regulations, or any other applicable legislation, the legislation is paramount.

The user of this information is solely responsible for assessing and determining whether the information is appropriate for their own use. Alberta Municipal Affairs, its agents, employees or contractors do not make any warranties or guaranties as to the accuracy or completeness of any information, and do not accept any liability whatsoever for any defect, deficiency, error, or omission in any statement or information contained in, or in any way related to, the use of the information contained in this document.

Copyright © 2018, the Crown in the Right of Alberta, as represented by the Minister of Municipal Affairs, Ministry of Municipal Affairs, Alberta Emergency Management Agency, 5<sup>th</sup> Floor Terrace Building, 9515 107 Street NW, Edmonton, Alberta, Canada, T5K 2C1.

All Rights reserved. Permission is hereby given by the copyright owner for any person to reproduce this document or any part thereof, for educational purposes and on a non-profit basis.

## **ALBERTA DISASTER ASSISTANCE GUIDELINES**

In the event of a disaster, the Government of Alberta (GoA) can provide financial assistance to private and public sector applicants through a Disaster Recovery Program (DRP) administered by the Alberta Emergency Management Agency (AEMA).

The Alberta Disaster Assistance Guidelines have been developed by the AEMA in collaboration with provincial departments and agencies, as well as federal and non-government partners. The Guidelines support the administration of the province's DRP, which is designed, developed and delivered to provide financial assistance for uninsurable loss and damage caused by disasters and emergencies. These guidelines are intended to assist and guide the AEMA in the development, delivery and administration of DRPs. The *Emergency Management Act* and the Government Emergency Management Regulation confirm the AEMA as the coordinating agency for all DRPs.

These Alberta Disaster Assistance Guidelines come into effect upon the signing of Ministerial Order No. A:002/18.

## Table of Contents

Part 1 – General Principles.....	1
1.1 Introduction .....	1
1.2 Principles .....	1
1.3 Purpose .....	1
1.4 Application .....	1
1.5 Federal Cost-sharing Process .....	1
1.6 Authority and Funding .....	2
Part 2 – Disaster Recovery Program Approval Process.....	3
2.1 Information Gathering .....	3
2.2 Analysis .....	3
2.3 Approval.....	4
2.4 Notification .....	4
2.5 Administration .....	4
2.6 Registration.....	5
2.7 Evaluation .....	5
2.8 Advance Payment .....	5
2.9 Closure .....	6
2.10 Final Payment.....	7
2.11 Reconsideration .....	7
2.13 Third Party Payment .....	7
Part 3 - General Eligibility Criteria.....	8
3.1 Basic Considerations .....	8
3.2 Insurance.....	8
3.3 Limitations to Assistance .....	9
3.4 Loss due to Pre-emptive Actions .....	9
3.5 Innovative Recovery Solutions.....	10
3.6 Repair and Restoration Costs.....	10
3.7 Riverbank Stabilization.....	11
Part 4 - Public Sector Eligibility .....	12
4.1 Response .....	12
4.2 Recovery.....	13
4.3 Road Restoration .....	14
4.4 Public Sector Equipment.....	14
4.5 Public Sector Personnel .....	14

4.6 Program Administration Costs .....	15
4.7 Documentation .....	15
Part 5 - Private Sector Eligibility .....	17
5.1 Catastrophic Loss and Damage .....	17
5.2 Response .....	17
5.3 Recovery.....	17
5.4 Small Businesses .....	20
5.5 Farming Operations .....	22
5.6 Public Not-for-profit Organizations, Churches, Charities, or Service Clubs.....	25
5.7 Public Not-for-profit Business Cooperatives.....	25
5.8 Goods and Service Tax (GST) Reimbursement.....	25
Schedule 1 - Catastrophic Loss and Damage .....	27
Schedule 2 - Content General Limitations .....	28
Schedule 3 - Farming Operation Limitations .....	32
Schedule 4 - Glossary .....	34

## Part 1 – General Principles

### 1.1 Introduction

The Alberta Emergency Management Agency (AEMA) has developed the Alberta Disaster Assistance Guidelines (the Guidelines) for the administration of the province's Disaster Recovery Program (DRP) and they have been approved by the Minister per section 2 of the Disaster Recovery Regulation. This program is designed, developed and delivered to provide financial assistance to private and public sector applicants for uninsurable loss and damage caused by emergencies and disasters.

### 1.2 Principles

1.2.1 DRPs are intended to assist in:

- Providing or reinstating the basic essentials of life to individuals, including financial assistance to help repair and restore damaged homes;
- Re-establishing or maintaining the viability of small businesses and working farms; and
- Repairing, rebuilding and restoring public works and the essential community services specified in these Guidelines to their pre-disaster functional condition.

1.2.2 Only those losses and damages for which insurance was not readily and reasonably available at the time of the event are eligible for assistance. Eligible items include those considered essential to everyday life.

### 1.3 Purpose

The purpose of these Guidelines is to outline the terms and conditions for the administration of DRPs.

### 1.4 Application

DRPs are intended to address natural disasters and other emergencies resulting in extensive property damage or disruption of the delivery of essential goods and services. They do not include:

- a) Public order, civil disorder, criminal and terrorist acts, or international armed conflict; or
- b) Construction or development deficiencies that result in damages to property that have not experienced a natural disaster; or
- c) Forest, prairie, grass or wild fires, except where they pose a threat to urban and commercial developments, and then primarily for pre-emptive actions, evacuation and damaged infrastructure restoration undertaken by government authorities.

### 1.5 Federal Cost-sharing Process

1.5.1 The federal guidelines for the Disaster Financial Assistance Arrangements (DFAA) prescribe procedures that must be followed for the cost-sharing of DRPs. The federal guidelines stipulate that only provinces and territories are eligible for disaster financial assistance. Federal assistance is available when Alberta's eligible expenses incurred in carrying out its own programs are above \$3.07 per capita of the provincial population (as estimated by Statistics Canada to exist on July

1<sup>st</sup> in the calendar year of the disaster).

The per capita threshold is adjusted annually by Public Safety Canada for inflation on January 1<sup>st</sup> of every year, starting in 2016. Once the threshold is exceeded in any given event, the potential federal share of eligible expenses is determined by the following formula:

<b>Eligible cost sharing of provincial expenses after per capita threshold met</b>	<b>Government of Canada share</b>
<b>First \$3.07 (per capita)</b>	<b>0%</b>
<b>Next \$6.15 (per capita)</b>	<b>50%</b>
<b>Next \$6.15 (per capita)</b>	<b>75%</b>
<b>Remainder</b>	<b>90%</b>

- 1.5.2 Eligibility requirements for cost-sharing, accounting and auditing processes such as provisions for advance, interim and final payments are detailed in the federal DFAA.

## 1.6 Authority and Funding

- 1.6.1 These Guidelines are approved by the Minister responsible for the *Emergency Management Act* (Revised Statutes of Alberta 2000 – Chapter E-6.8) and are subject to the Ministerial discretion contained in Section 10 of the Disaster Recovery Regulation (Alberta Regulation 51/1994).
- 1.6.2 The Managing Director of the AEMA is delegated the authority to amend Schedules 1 and 2 of these Guidelines.
- 1.6.3 When additional money is required to support a disaster recovery program(s), a request must be made to Treasury Board for the funding. Following Treasury Board approval of the funding, under Section 7(2)(a) of the *Fiscal Planning and Transparency Act*, an Order in Council must be approved by the Lieutenant Governor in Council, to declare the event a disaster.

## Part 2 – Disaster Recovery Program Approval Process

### 2.1 Information Gathering

- 2.1.1 When a disaster or major emergency is imminent or has actually occurred in the province, the AEMA becomes aware of the circumstances through a variety of sources. These include internal reporting mechanisms, municipalities, other government departments and the media.
- 2.1.2 Such events are monitored by the AEMA with a view to gathering sufficient information to determine the nature and extent of loss and damage, its impact and what resources/assistance may be required.
- 2.1.3 Alberta Environment and Parks, and municipalities are generally the best sources of information for their respective areas. In some instances, the nature and devastation of the event will be readily apparent from media coverage at the time of occurrence.
- 2.1.4 The AEMA will provide application forms to affected municipalities for the submission of timely and accurate information about the damage in their respective areas. If a program is approved, to be eligible for response or recovery payments under Part 4 of these Guidelines, the municipality must submit its application to the AEMA within 90 days of the event.

### 2.2 Analysis

- 2.2.1 As data becomes available, concentrated efforts will be made by the AEMA to assess the need for a DRP, ensuring the timely establishment of programs.
- 2.2.2 The Disaster Recovery Committee (DRC), appointed under Section 5(1) of the *Emergency Management Act*, will review information relating to the severity of the event to determine whether or not the criteria for approval of a program outlined in Section 4(1) of the Disaster Recovery Regulation have been met:
  - The disaster has caused widespread damage to property; and
  - The cause of the disaster was extraordinary.
- 2.2.3 An event is considered widespread if the Minister is satisfied that the disaster has caused damage to property over multiple areas and/or jurisdictions, extending over a large area or number of people.

An event is considered extraordinary if it meets or exceeds the equivalent of a 1 in 25 year precipitation level in an urban area; a 1 in 50 year precipitation level in a rural area; or a 1 in 100 year stream flow for watercourses. This determination will be made through analysis of precipitation, stream flow data and taking into consideration any other extenuating circumstances.
- 2.2.4 Information on the event will be reviewed by the DRC to determine whether or not the criteria outlined in Section 9 of the Disaster Recovery Regulation has been met:
  - The damages, loss or costs could have been reasonably prevented.
  - Insurance for the damage, loss or costs was reasonably and readily available before the disaster or emergency occurred.
  - There is a substantial likelihood that the damage, loss or costs could be recovered through legal action.
  - The full amount of the damage, loss or costs is available under other GoA programs.
- 2.2.5 The DRC will provide its recommendation to the Minister concerning possible approval of a DRP.

- 2.2.6 If circumstances do not allow for the DRC to review the severity of an event, the Managing Director of AEMA may provide a recommendation directly to the Minister.

## 2.3 Approval

- 2.3.1 Pursuant to Section 4(1) of the Disaster Recovery Regulation, the Minister responsible for the *Emergency Management Act* may approve a DRP, if the Minister is satisfied that the disaster has caused widespread damage to property, and the cause of the disaster was extraordinary.
- The Minister will bring the recommendation to declare a disaster to Cabinet.
  - The Lieutenant Governor in Council will declare the disaster through an Order in Council, stating the location(s), type, and the date of the event.
- 2.3.2 If the Minister approves a DRP, the Managing Director will administer the program in accordance with these Guidelines.
- 2.3.3 When additional money is required to support a disaster recovery program(s), a request must be made to Treasury Board for the funding. Following Treasury Board approval of the funding, under Section 7(2)(a) of the *Fiscal Planning and Transparency Act*, an Order in Council must be approved by the Lieutenant Governor in Council, to declare the event a disaster.

## 2.4 Notification

### 2.4.1 Program Approval

- 2.4.1.1 Once a DRP is approved, the AEMA will notify private and public sector applicants.
- 2.4.1.2 Notification may include issuance of a province-wide news release, advertising on a regional or local basis, using broadcast and newspaper media, and direct contact particularly with municipalities and other government departments.
- 2.4.1.3 The wording of the notification should include a concise description of the program (type of event), the precise geographic area it covers, the date(s) of the program, and, if appropriate, instructions regarding the registration process.
- 2.4.2 Application Closure
- 2.4.2.1 Notification of the application closure date for private and public sector applicants will be made no less than 28 calendar days prior to the actual deadline date.
- 2.4.2.2 Notification may include issuance of a province-wide news release, advertising on a regional or local basis, using broadcast and newspaper media, and direct contact particularly with municipalities and other government departments.
- 2.4.2.3 The wording of the notification should include a concise description of the program (type of event), the precise geographic area it covers, the date(s) of the program, and, if appropriate, instructions regarding the closure process.

## 2.5 Administration

- 2.5.1 The AEMA, under the direction of its Managing Director, is responsible for administering DRPs on behalf of the GoA. This includes designing and delivering the programs, and facilitating and ensuring that appropriate resources are available so that program delivery is carried out in an effective and timely manner.

## 2.6 Registration

- 2.6.1 The registration process includes the completion of signed documentation by private sector applicants that are making an application under the program.
- 2.6.2 AEMA staff will facilitate the process for public sector applicants to provide information about losses and damage to infrastructure, as well as emergency operations costs incurred as a direct result of responding to the disaster or emergency.
- 2.6.3 When Program Application Centres (PACs) are opened, representatives from the municipalities involved, as well as DRP subject matter experts that are knowledgeable about eligibility requirements of the program, will be included whenever possible.
- 2.6.4 PAC offices will be strategically located to ensure that residents are provided convenient access wherever possible.
- 2.6.5 Applications for assistance will be accepted from private sector applicants for a period of **90 calendar days**, including holidays and weekends, from the date of program approval (date the Order in Council is approved). Any applications received after the 90-day application period will not be eligible for assistance.
  - If the 90<sup>th</sup> day falls on a holiday or weekend, the period date may extend to the next business day.
- 2.6.6 Notwithstanding Section 2.6.5, the Managing Director is authorized to accept private sector applications received after the 90-day application period for the following reasons:
  - a) where there has been a change in the policy of the DRP program which would make an applicant eligible who was not eligible prior to the change in policy;
  - b) where an applicant was unaware of the DRP eligibility criteria or DRP deadline due to the applicant being hospitalized, illiterate, or away from the Province; or
  - c) for any other reason for which the Managing Director is of the opinion would be just and reasonable in the circumstances.

## 2.7 Evaluation

- 2.7.1 The evaluation of loss and damage will be facilitated by the AEMA.
- 2.7.2 When evaluation specialists are required, suitably qualified personnel will be used.
- 2.7.3 Financial assistance will be based on evaluation calculations related to the basic and essential pre-disaster functional condition of the lost or damaged property.
  - If the magnitude of the program suggests the province might be eligible for federal cost sharing, AEMA will ensure consultation with the Regional Director of Public Safety Canada (PS) is initiated and maintained throughout the course of program delivery to ensure resolution of any cost-sharing issues that might surface.
- 2.7.4 AEMA will collect records that will assist in determining the pre-disaster condition of property within the affected areas, and actual expenses of response, recovery, and repair of damages. Reasonable efforts should be made by municipalities to separate all records into response and recovery segments to facilitate the auditing process.

## 2.8 Advance Payment

- 2.8.1 A public sector municipal applicant may be provided with an initial advance of up to 50 per cent

to assist with early requirements. A rolling advance may be requested if additional funding is required.

- To support a rolling advance, an applicant is required to provide an updated detailed estimate of the cost of the remaining work.
- The applicant would then be eligible for 50 per cent of that estimate, less any amount from the original 50 per cent advance which has not been offset with eligible invoices.

2.8.2 A private sector applicant may be provided an advance payment to address requirements regarding DRP eligible expenses and projects where rates are not identified in schedule 2. A request must contain supporting documentation, including actual interim expenditures and projected estimates. The total amount of the initial advance payment will not exceed 90 per cent of the total estimate of damages as determined by AEMA.

2.8.3 AEMA will require the applicant in clause 2.8.2 to complete one of the following documents prior to receiving their payment, outlining the terms and conditions of the advance payment:

- The Advance Payment Acknowledgement Letter for advances less than \$10,000, or
- The Advance Payment Agreement for advances \$10,000 or greater.

2.8.4 For the purposes of section 2.8.2, private sector applicants include applicants for disaster assistance who are homeowners, residential tenants, small business owners, landlords, farming operations, condominium associations, and not-for-profit organizations and co-operatives.

## 2.9 Closure

2.9.1 A limit of up to five years, as identified by AEMA, from the date program approval is in effect for the submission of documentation to support applications for assistance for public and private sector applicants.

2.9.2 A limit of up to five years, as identified by AEMA, from the date program approval is in effect for completion of projects and the submission of documentation to support applications for assistance from a municipality or government department.

2.9.3 A public sector applicant may request an extension on the program closure date from the Managing Director of AEMA, accompanied by the rationale for the extension and related statements of outstanding amounts and issues.

2.9.4 All claims from public sector applicants will be subject to program closure and will not be considered for assistance if a request is not received by the Managing Director of AEMA within the specified time limit for that event.

2.9.5 Prior to program closure, AEMA will ensure the following:

- a) All private and public sector applications are complete, and a file inventory has been prepared;
  - I. All applications for review (appeals) must be closed;
  - II. All overpayments must be settled;
- b) All eligible applicant payments have been issued;
- c) If required, all Business Cases relating to the program have been submitted to PSC;
- d) A program audit by a third party auditor for DFAA eligible programs being submitted to PSC has been completed. Non-DFAA eligible programs do not require a third party audit;

- e) Final payment from PSC has been received (if applicable); and
- f) PSC's audit report has been received (if applicable).

2.9.6 When the requirements set out in Section 2.9.5 have been met and all program closure documents have been submitted to the program, the Managing Director of AEMA will officially close the program.

## 2.10 Final Payment

2.10.1 Once a DRP is officially closed, no additional requests for assistance will be considered. Final payments will be made based on receipt and review of all documents submitted by the applicant prior to the program closure.

## 2.11 Reconsideration

2.11.1 From time to time, issues may arise between applicants and the AEMA. Every reasonable effort will be made to resolve such issues at the most appropriate level within AEMA.

2.11.2 The Managing Director of AEMA is the final arbiter on behalf of the GoA.

## 2.12 Overpayments

2.12.1 The Managing Director may require an applicant to repay the financial assistance, or a part of the financial assistance, which was provided to the applicant under these Guidelines, if, in the Managing Director's opinion, the applicant received an amount to which the applicant was not entitled.

- Any applicants with files in an overpayment position will be notified in writing, and will be assigned a case manager for the DRP to assist in settling the overpayment.

## 2.13 Third Party Payment

2.13.1 A third party is any individual, group, or organization that is not bound to a contract with the DRP, who has been hired or engaged by an applicant to provide a service to assist them with their recovery

- The DRP does not make payments to a third party on behalf of an applicant, unless circumstances are deemed exceptional.
- In circumstances deemed exceptional, a third party payment may be considered upon legal consultation and guidance, and final approval of the Executive Director, Recovery; however, the DRP will facilitate with the applicant and a third party prior to giving any consideration of a payment exception.

## Part 3 - General Eligibility Criteria

### 3.1 Basic Considerations

- 3.1.1 Applicants cannot claim for losses or damage from a DRP that were reimbursed by insurance companies or through legal actions or financial assistance from other sources.
- If an applicant receives assistance from DRP and any other sources for the same loss, the applicant will be placed in an overpayment situation.
- 3.1.2 Contributions from recognized non-governmental organizations or those resulting from a special disaster-related fundraising drive can be used to support the cost of loss or damage that is ineligible under a DRP. If such contributions are used to support eligible expenditures, the contributions will be subtracted from the financial assistance for which the applicant would otherwise be eligible.
- 3.1.3 Private Sector refers to homeowners, residential tenants, small business owners, landlords, farming operations, condominium associations, and not-for-profit organizations and co-operatives.
- 3.1.4 Public Sector refers to municipalities, Metis Settlements, First Nations, and provincial government departments only. Municipally-controlled Corporations are separate entities from a municipality, and are not eligible as public sector applicants.
- Municipally-controlled Corporations may apply for private sector assistance, and must meet the related criteria within section 5 to be eligible under a DRP.
- 3.1.5 To be eligible for financial assistance for repairs and contents, an applicant must demonstrate they have taken reasonable care of their property and contents following the disaster event, and have provided safeguards, where possible, in an effort to ensure the damaged property remains a physically safe environment. Reasonable care of property and contents means action which is appropriate for a particular situation, for example:
- a) If a wall is damaged and caving in, reasonable care would include bracing the wall and moving items out of the way (if it is safe to do so) until it can be sufficiently repaired to avoid additional water or debris from entering.
  - b) Removing damaged contents and debris (soaked drywall, wet carpet, etc.) from the affected area and properly disposing or cleaning of these materials to avoid mould growth or spread in the affected area.
  - c) The DRP considers damage related to mould to be ineligible, as the occurrence of mould is preventable through timely action.
    - In exceptional circumstances, loss and damage due to mould amplification may be considered, on a case-by-case basis, if an applicant is denied access to their property by a designated authority for an extended period of time as a result of the disaster event.

### 3.2 Insurance

- 3.2.1 Costs of restoring or replacing items that were insured or are insurable are generally not eligible. This includes items where sufficient insurance was not purchased, i.e. where an applicant is under-insured.
- 3.2.2 Insurable means that insurance coverage for a specific hazard was available in the affected area at a reasonable cost prior to the event. Reasonable cost and availability will be determined by

the AEMA, through consultation with relevant stakeholders, such as the Insurance Bureau of Canada (IBC). Where appropriate, the determination may be discussed with the Regional Director of Public Safety Canada, with a view to determining eligibility for cost-sharing under the federal DFAA.

- 3.2.3 Where insurance is not considered to be readily and reasonably available, but an applicant has obtained coverage and it can be clearly demonstrated that the applicant is worse off as a result of that decision, the applicant may be eligible for the difference between what the insurer paid and the greater eligible amount that would have been paid under the DRP. This determination will be made by AEMA.
- 3.2.4 Insurable water damage including sewer back-up, which is the entry of water into the premises through sanitary or storm sewers, is generally considered ineligible for assistance. The following exceptions may apply:
  - a) Where damage is due to both flooding/groundwater seepage and insurable water damage, program assistance may be available if the insurer only pays for a portion of the loss or damage.
  - b) Where damage is due to both flooding/groundwater seepage and insurable water damage, and the applicant does not carry water damage insurance, the application will only be considered for uninsurable losses where damage is identified as caused by flooding/groundwater seepage.

### 3.3 Limitations to Assistance

- 3.3.1 The following are not eligible under DRPs:
  - a) Loss of income, wages, profits and/or revenue, loss of production or productivity, loss of opportunity, inconvenience, loss of asset or market value or market share and/or reduction of yield (e.g., crops, livestock or wood), rents, utilities, taxes, and normal business operating expenses.
  - b) Losses or damages that are an ordinary or normal risk of a trade, calling or enterprise.
  - c) Legal and other costs associated with the settlements of estates of people killed in the course of a disaster.
  - d) Punitive damage awards by courts or out-of-court settlements.
  - e) Assistance to businesses other than small businesses as defined in these Guidelines.
  - f) Financial assistance given to private and public sector applicants physically located outside of the affected area.
  - g) Interest on loans obtained for bridge financing or on late payments.

### 3.4 Loss due to Pre-emptive Actions

- 3.4.1 In circumstances where danger to life, property and/or the environment was imminent and where instructions or orders were given by appropriate public authorities, costs for pre-emptive action may be eligible. This includes incremental public sector costs and significant out-of-pocket private sector costs that merit support; however, members of the public and private sectors are expected to take reasonable measures and absorb reasonable related costs to protect themselves and their property. Examples of eligible expenses include material costs of sandbagging in the event of a flood and measures taken to protect life and property when a forest fire threatens an urban area.
- 3.4.2 Pre-emptive measures taken by the private sector in the immediate pre-disaster period are not

eligible, if for any reason a DRP is not approved.

### 3.5 Innovative Recovery Solutions

- 3.5.1 Any disaster recovery solution that reduces or prevents recurrence of damages up to an equivalent of the cost of repairing or replacing actual damaged facilities, will be considered for eligibility. Such solutions may include relocation to less disaster-prone areas, or buy-out and permanent removal of structures on vulnerable properties.

If it is of equal cost or less costly to implement a solution that would prevent recurrence of similar damages, such a solution may be considered eligible.

### 3.6 Repair and Restoration Costs

- 3.6.1 The actual costs required for repairing or restoring an item or facility to its immediate pre-disaster functional condition is the *maximum* amount eligible as determined by the AEMA.
- 3.6.2 Proof of loss or damage rather than proof of repair is generally the basis for evaluation of private sector residential applications, including loss/and or damage to contents, essential assets, and non-structural house damages.
- 3.6.3 Proof of repair is required for all public sector applications and private sector applications from small businesses, and not-for-profit organizations and some residential applications. Proof of repair is required for residential loss and damage to essential utilities, equipment or structural components.
- 3.6.4 In the case of permanent repairs or replacement to better than pre-disaster functional condition, the amount eligible may be no greater than the amount required for restoration, repair or replacement to the immediate pre-disaster functional condition as estimated by a technical authority acceptable to the AEMA.
- In a situation where a single-lane bridge is destroyed, its replacement cost can be determined and applied to the cost of replacing it with a two-lane bridge.
- 3.6.5 Additional repair or replacement costs required to meet current federal, provincial and municipal codes and standards for construction, access, fire and occupational safety are eligible.
- 3.6.6 Notwithstanding section 3.6.3, the Director, Community Recovery Services is authorized to waive the proof of repair requirement if they are of the opinion that it would be just and reasonable under the circumstances.
- 3.6.7 Applicants with pre-existing damage will be assessed on a case-by-case basis by an engineer or experienced contractor approved by the DRP. Assistance to return a building to its pre-disaster functional condition will be considered if:
- the building cannot be returned to its pre-disaster functional condition, without repairing the pre-existing condition; and
  - the applicant(s) can demonstrate they have exercised due diligence in the structural maintenance of the building that sustained magnified damages due to pre-existing conditions.
- 3.6.7.1 Additional repair or replacement costs to meet private or neighbourhood architectural design

controls are not eligible unless required to meet federal, provincial, and/or municipal codes/bylaws and standards for construction, access, fire, and occupational safety.

- A municipality must confirm in writing, a rationale for the level of construction required, citing either the current municipal bylaw, or jurisdictional code.
- AEMA will only provide assistance for repairs up to a basic standard, and will not provide assistance for architectural controls (including landscaping) aimed to enhance the exterior appearance/value of the building/property.
- The applicant will be responsible for meeting additional private or neighbourhood architectural design controls (including landscaping) for the property above the basic level of construction and finishing.

3.6.8 An applicant may be excused by AEMA from completing clean-up immediately after an event where there are identified safety concerns. Once re-entry is approved, safety concerns, such as mould growth or unsafe structures must be addressed before clean-up can begin.

- Clean-up and protection efforts of the property and contents must begin immediately upon the applicant being granted re-entry to the property by the appropriate authority.
- If outstanding clean-up and protection issues continue to exist after initial efforts by an applicant, the issues can be addressed on a case-by-case basis by an AEMA evaluator, or an AEMA approved technical specialist (e.g., an engineer or experienced contractor approved by AEMA).

### 3.7 Riverbank Stabilization

3.7.1 Repair and restoration of previously existing, constructed riverbank stabilization works (e.g., wooden bulwarks, rock gabions, placed-boulder embankments, rip-rap and similar protection works, revetments or concrete walls) are eligible.

3.7.2 Losses of private sector land due to erosion or channel course changes are not generally eligible for assistance. Erosion along water courses is ongoing. Although failure can be triggered by a specific natural event, it is usually a long-term degenerative process.

## Part 4 - Public Sector Eligibility

In addition to the general eligibility criteria set out in Part 3, the following criteria apply to the public sector.

### 4.1 Response

4.1.1 Response expenditures from the onset of the event to six months after its end are generally eligible. Exceptions to the time limit may be considered, on a case-by-case basis (e.g., if seasonal or other unavoidable delays extend damage assessment and stabilization operations beyond this period).

4.1.2 Eligible response costs may include:

- a) Delivery of emergency services to the affected population, including temporary relocation, shelter, food, potable water, clothing, rescue and transportation, and related social and inquiry services;
- b) Incremental costs of providing emergency medical care, treatment and evacuation, and return of casualties following a disaster;
- c) Incremental costs incurred to provide essential services, equipment, material and labour required to sustain the operability of public infrastructure;
- d) Incremental costs to provide short-term security measures in the affected area;
- e) Incremental costs to assess the safety of structures, including assessment of houses by a structural engineer;
- f) Short-term costs for setting-up and operating emergency operations centres, including the rental cost of temporary telecommunications equipment, facilities and services;
- g) Expenses and stipend payments associated with the use of volunteers registered with a recognized response agency in the response and initial recovery phases;
- h) Registration of displaced people (such as is done by recognized non-government organizations);
- i) Provision of mental and physical health counseling services to those affected by the disaster or its response. Such services include post-disaster critical incident stress management, counseling and other immediate post-incident psychological and health interventions;
- j) Provision of financial counseling services to those affected by the disaster or its response; and
- k) Costs associated with making public access and exit routes previously designated by the province or municipality safe.

4.1.3 The following response costs are not generally eligible:

- a) Regular salaries and wages for municipal employees;
- b) Normal operating expenses, including maintenance budgets of those involved in the response, including municipal and provincial government departments and agencies;
- c) Emergency service costs related to routine incident management functions, as opposed to incremental costs of responding to broader disaster consequences;
- d) Medical services delivered through the normal health infrastructure and resources (e.g., hospitals, clinics, ambulance services and its regular staff complements)

- e) Long-term (over six months) health protection and treatment; or
- f) The delivery of services to evacuees that are not in alignment with basic essential needs, or those additional services not approved by Provincial Operations Centre designated authority during response phase.

## 4.2 Recovery

4.2.2 Recovery expenditures from the onset of the event to the program closure are generally eligible. Exceptions to the time limit may be considered, on a case-by-case basis (e.g., if seasonal, regulatory or other unavoidable delays extend damage assessment and stabilization operations beyond this period).

Eligible recovery costs may include:

- a) Repairs or replacement to pre-disaster functional condition of GoA and municipal infrastructure and related equipment (see Section 4.3 for eligible road restoration costs);
- b) Restoration of, replacement of, or repairs to infrastructure directly related to the provision, distribution and treatment of potable water and sanitary sewage disposal;
- c) Costs of appraising and estimating damage, if they are additional to the work carried out by regular employees and occur within the immediate post-disaster period;
- d) The engagement of third parties for damage assessment and recovery cost appraisal with related professional service costs;
- e) Clearance of debris, wreckage and major silting caused by the disaster from channels of rivers and streams, intake and outlet points of sewer and storm drains, and water supply reservoirs where such blockages have the potential to significantly worsen the effects of the disaster. This does not include mitigation “scalping” of gravel beds unless it can be demonstrated that there has been an unusually heavy, disaster-related deposit. The eligible amount is the net cost of removing only the disaster-related deposition as closely as can be estimated by the AEMA, to allow a community to function or to preserve navigable channels;
- f) Making safe (including removal of trees and tree limbs) any public infrastructure and public facilities, including beaches, zoos and parks, which constitute a threat to public safety;
- g) Rental or rental equivalent costs of machinery and equipment required to deal with the immediate effects of a disaster, including leasing and operating costs, as well as repair and restoration expenses;
- h) Reasonable expenses for the restoration (to as close as practicable to the original state or capability) of property damaged by those authorized to take necessary actions in the course of disaster response; and
- i) Landscaping that is an essential element of the function of a facility, such as a public recreation facility may be eligible.

4.2.3 The following costs are not eligible:

- a) Costs associated with post-event inquiries, commissions or other studies;
- b) Costs associated with decorative or ornamental landscaping;
- c) Regular salaries and wages; or
- d) Normal operating expenses, including utility costs and maintenance budgets of those involved in the recovery.

### 4.3 Road Restoration

- 4.3.1 Costs associated with restoring roads, including associated guardrails, signage, signaling devices, sidewalks, bridges, tunnels, overpasses, underpasses, causeways, culverts, verges and drainage systems to their pre-disaster functional condition are eligible in the following categories:
- a) Roads and highways that are on the inventory of, and maintained by, a provincial government department;
  - b) Roads and highways that are on the inventory of, and maintained by, a municipality;
  - c) Multiple-use, privately constructed industrial roads (e.g., forestry or mining) used by both the industry and the general public, particularly as evidenced by the province or a municipality formally undertaking to maintain such roads by agreement with the industry operators on a long-term or permanent basis (in other words, the roads are intended to survive the depletion or cessation-of-exploitation of the particular resource that they were built to access); and
  - d) The clearance of debris, such as fallen trees and utility poles from a road right-of-way, will be eligible to the extent that the debris causes a direct impediment or potential hazard to those using the actual road surface, shoulder and adjacent paved or gravel pedestrian public pathways.

### 4.4 Public Sector Equipment

- 4.4.1 Provincial, municipal or other public authorities may use their own equipment and resources to the extent practical prior to contracting outside resources.
- 4.4.2 Public equipment costs may be claimed at 50 per cent of the current heavy equipment rental rate in the province for heavy equipment, plus the actual operator's wages and benefits, for all hours of emergency response and recovery operations. Time sheets for the machinery and the operators must be carefully recorded to substantiate total hours of use.
- 4.4.3 Intra-governmental costs, such as those charged when the equipment of one government department or agency is used or "rented" by another, are not eligible.
- 4.4.4 Contracted intergovernmental costs (e.g., mutual aid) are generally considered eligible.
- 4.4.5 The costs for equipment that is purchased and retained is not eligible (e.g., a portable electric power generator or cell phones), unless it can be demonstrated that it is more cost effective to purchase than it would be to rent the equipment. Where an item had to be purchased because it was essential and renting it was either not possible or practical, only the difference between the original purchase price and the item's residual market value immediately after its use during the disaster is eligible (generally 50 per cent as determined by the AEMA). While the rental or temporary acquisition of informatics equipment and off-the-shelf software needed to deal with administrative and operational aspects of disaster response are considered eligible, costs to develop special software are not eligible.

### 4.5 Public Sector Personnel

- 4.5.1 For wage costs of operators who are public sector employees, eligible overtime wages may be determined in accordance with public employment union contracts and other employment contracts. Wages of contracted private sector operators are eligible for reimbursement.
- 4.5.2 The costs to staff positions with temporary employees (backfill) to perform the normal duties of full-time office and field staff reassigned to conduct disaster assistance surveys and assessments

is eligible. Documentation must be provided specifying positions being backfilled, persons employed and actual time spent for up to a six-month period after the disaster. Hiring supplementary personnel to provide for operational response and immediate recovery activities is considered a direct incremental administrative expense and is also considered eligible for up to six months after the end of the disaster.

- 4.5.3 Costs associated with the deployment of military personnel and equipment are eligible provided that the activities undertaken are eligible.

#### 4.6 Program Administration Costs

4.6.1 Administration costs may include registration, damage assessment, advice to the public, municipal counseling, application and evaluation reviews and adjustments, cheque issuing, criteria monitoring and enforcement, visibility provisions and maintenance of auditable records. Costs that are incremental to normal administration activities are eligible, including the temporary hiring of supplementary staff and the leasing of temporary facilities and equipment to support the administrative function. "Temporary" means up to 12 months in most circumstances. AEMA may permit an extension in exceptional circumstances, where it can be demonstrated that a substantial continuing incremental administrative load continues to exist.

- 4.6.2 Incremental costs incurred for the provision of public information are eligible.

#### 4.7 Documentation

4.7.1 Public Sector applicants must submit records where work required to restore publicly owned facilities may be separated from ongoing maintenance and other routine work. Public Sector applicants shall maintain accounts for each project showing the costs that are additional to those normally incurred.

4.7.2 Public Sector applicants shall identify and make available all records that will assist in determining the pre-disaster condition of the affected areas and actual expenses of response, recovery, and repair of damages.

4.7.3 Reasonable efforts must be made to separate all records into response and recovery expenditures.

4.7.4 Provincial government department applicants, with respect to provincial works started in the immediate post-disaster period where there is no time to obtain detailed estimates, should submit records which provide:

- a) damage estimates certified by a professional engineer to represent only the cost of returning the works to pre-disaster condition (unless a mandatory standard or regulation requires that there be enhancements);
- b) a determination of appropriate rates for labour materials and equipment;
- c) a broad estimate of the cost, including labour, materials and equipment; and
- d) the actual cost records by project/location indicating labour, material, and equipment charges upon completion of the work.

4.7.5 Municipal, Metis Settlement, and First Nation applicants, with respect to municipal works, should submit records which provide:

- a) damage estimates certified by a professional engineer to represent only the cost of returning the works to pre-disaster condition (unless a mandatory standard or regulation

- requires that there be enhancements), ensuring that the costs for routine maintenance and improvements are not incorporated; and
- b) a determination of appropriate rates of labour, material and equipment.
- 4.7.6 DRP will verify the estimate of cost to repair the damage to pre-disaster functional condition, ensuring that the costs for routine maintenance and improvements are not incorporated, and will confirm that work has been completed.
- 4.7.7 Public Sector applicants shall keep accounts and records of all related financial estimates and expenditures in a manner consistent with generally accepted accounting principles, and make these accounts and records available to AEMA upon request.
- 4.7.8 Expenditures are only eligible if they are documented by invoices for goods or services in which the reason for their purchase is given and their applicability to response or recovery operations is clear.

## Part 5 - Private Sector Eligibility

In addition to the general eligibility criteria set out in Part 3, the following criteria apply to the private sector.

### 5.1 Catastrophic Loss and Damage

5.1.1 A special category of assistance may be authorized by the Minister in addition to or in conjunction with a DRP, where the loss and damage is considered to be catastrophic. Details about this type of assistance are contained in Schedule 1 (Catastrophic Loss and Damage).

### 5.2 Response

5.2.1 Eligible expenditures for private sectors applicants:

- a) Out-of-pocket costs for measures taken based on direction from the proper authorities to reduce the extent of possible damage. Such precautions may include the removal of valuable chattels and hazardous materials from the area of immediate risk, the provision of storage space, transportation and special protective measures; and
- b) Incremental costs for shelter and feeding of affected livestock from eligible farming operations, including the provision of facilities for these purposes and transportation costs to bring livestock to market prematurely and/or to transport for protection.

### 5.3 Recovery

#### Residences

5.3.1 A principal residence is defined as follows:

- a) A specific property that is a housing unit or a leasehold interest in a housing unit, which is ordinarily inhabited by the owner/occupant for the majority of the calendar year.
- b) The true, fixed and permanent home and the principal establishment to which the owner, if absent, has every intention of returning.
  - When an applicant is not living at their regular home at the time of an event due to an exceptional circumstance, the AEMA determines whether the applicant qualifies for DRP on a case-by-case basis.
  - Examples of exceptional circumstances can include, the event taking place during a move from one home to another, when a domestic situation is considered unsafe or an applicant has been removed by a legal authority, or when a longer term medical situation exists.
- c) A housing unit generally designated as a mailing address for the family unit of the owner for such purposes as electoral lists, health records, tax rolls, credit records, bank statements, income support, pensions and other payments, utility payments, insurance (personal, residential, automobile and business) and driver's license.
- d) Either a house, condominium, winterized cottage or a fixed-in-place (e.g., with tie down anchors and underside skirting) mobile home.
- e) A beneficial owner situation occurs where;
  - the housing unit is the principal residence of the individual, but legal ownership is with another party, such as a family member or trustee;
  - Rent is not paid by the resident (beneficiary) to the owner of the housing unit;
  - Control of use and benefit of the property is with the resident (beneficiary) and not the

- legal owner; and
    - The risks associated with the property are the responsibility of the trustee for the benefit of the resident (e.g., insurance and repairs).
  - f) A family homestead on a farm. A family homestead situation occurs where one or more separate homes are located on a single parcel of land under the same title (owned by one property holder, usually the senior member of the family group). Family members sharing the homestead land and living in separate homes or suites on it must:
    - Be related to the owner;
    - Have the building they are using for their home as their principal residence generally as characterized above; and
    - Not be paying rent for the building they are using for a home to the actual landowner nor be performing the equivalent value in labour for the landowner.
- 5.3.2 Repair, restoration and replacement of condominium, strata and cooperative apartment buildings, row-type housing and similar situations where there is individual ownership of units and group ownership of common elements is eligible if they are operated on a not-for-profit basis and the majority of units are owner occupied. Treatment of the following particular aspects in the management of condominiums will pertain:
- a) Planned allocations to establish and maintain a reasonable level of operations and maintenance reserves are not considered profit.
  - b) Individual strata/owner-occupier's unit damages are treated in the same manner as any other private residence.
  - c) The condominium/strata corporation will be considered equivalent to a cooperative with respect to the condominium's common elements and reasonable repair or replacement expenses made by the corporation (exclusive of incremental administrative fee or profit allowance).
- 5.3.3 Repair, restoration and replacement of condominium, strata and cooperative apartment buildings, row-type housing and similar situations, where there is individual ownership of units and group ownership of common elements is operated on a not-for-profit basis and the majority of units are rental properties are eligible if the majority of the owners of the rental properties meet the small business criteria.
- 5.3.4 For-profit rental accommodation is only eligible where the criteria for small businesses landlords are met. However, a tenant living in a rental accommodation is eligible with respect to those contents which they own.
- 5.3.5 Driveways are defined as a primary vehicle path from a public roadway to a private or a public building or parking area. Driveway repairs for access or safety are eligible as part of the application of the property owner.
- 5.3.6 The following residence repair expenses are not eligible:
- a) Assistance provided to repair or replace secondary residences or recreational property.
  - b) Costs of repairing roads whose sole purpose is to provide access to or within private recreational areas unless any such area is owned and operated as an eligible small business or agricultural operation.
  - c) Repairs to seasonal trails, informal dirt paths or tracks and trails such as snowmobile trails and cross-country ski trails unless they are part of a property that is owned and operated as an eligible small business.

- If a residence is considered a historical property by a recognized municipal source, an applicant must advise AEMA of this designation, and seek assistance from the historical society before requesting assistance from the DRP.
    - An AEMA case manager will note the designation, and ensure there is no duplication of assistance provided for restoring the property per section 3.1 of these guidelines.
- 5.3.7 Costs related to unoccupied homes under construction (involving individuals building homes into which they were planning to move upon completion) are treated as follows:
- a) Where both the home being lived in and the one under construction are damaged or destroyed, financial assistance to the individual for only one will be eligible, typically the principal residence as defined in section 5.3.1.
  - b) Where only the home under construction has been damaged, the individual has not lost his or her principal residence and therefore financial assistance for damage to the dwelling under construction is not eligible.
- 5.3.8 Private landscaping is not eligible unless a previously established municipal bylaw requires residential properties to meet certain landscaping standards, such as the sodding of lawns.
- 5.3.9 Costs of repairs to fences on private, non-farm property are not eligible except where required for safety, or where required by a municipal bylaw, code or standard. In such cases, only the cost of the minimum acceptable amount and quality of fencing will be eligible.
- 5.3.10 The cost of replacing an individual's or family's canned goods and refrigerated foodstuffs are not eligible.
- 5.3.11 The costs of repairing or replacing personal vehicles lost or damaged in a disaster are not eligible.

#### Individuals/Families

- 5.3.12 The following expenses are eligible:
- a. Financial assistance at 120 per cent of the provincial minimum wage at the time of the event, to a maximum of 200 hours for property clean up by owners or occupants of the principal residence.
  - b. Debris clean up, removal of hazardous material and waste disposal for accessibility and safe occupancy of a residence.
  - c. Costs of restoration, repair or replacement for assets (e.g., furnishings, appliances and clothing) of an essential nature to individuals and families. The Managing Director of AEMA, will publish content and repair program rates on an annual basis.
  - d. Costs of replacing equipment required for a vocation or trade, such as reference books, tools and informatics devices.
  - e. Meal and accommodation expenses incurred in the immediate post-disaster or evacuation period, as directed by appropriate authorities.
    - Applicants are generally eligible for a maximum of 10 days of short-term evacuation assistance. Exceptions to the evacuation assistance limit may be considered on a per-program basis by the Managing Director of the AEMA.
    - Meal and accommodation rates are the per diem rates for the Government of Alberta at the time the event occurred.

- f. Reasonable temporary accommodation costs, including those incurred when major repairs are underway for damage caused by the disaster.
- Displaced homeowners with ongoing mortgage obligations and who are repairing or rebuilding their homes may be eligible for long-term evacuation assistance up to a maximum of 6 months. Exceptions to the evacuation assistance limit may be considered on a per-program basis by the Managing Director of the AEMA.
  - Applicants must meet all eligibility criteria for reasonable temporary accommodations, and may be required to submit supporting documentation to AEMA prior to receiving this assistance.

5.3.13 Eligible expenses for assistance to repair or restore an owner's principal residence and/or property will be based on a damage evaluation report and where necessary, a property valuation report.

5.3.14 The following expenses are not eligible:

- Utility expenses, either incremental, or incurred at the time of recovery for repairs.
- a. Costs associated with replacing non-basic or luxury items such as, but not limited to, the following:
- Beverages (including beer, wine, liquor, soft drinks, empty bottles and containers);
  - Cameras;
  - Documents and books (except reference or text books if necessary for livelihood or by students with current student status);
  - Fur coats (may be considered as a regular winter coat under the maximum allowed for clothing);
  - Jewelry;
  - Works of art (includes paintings, statues, etc.);
  - Recreation items (unless necessary for livelihood or used for physical fitness);
  - Recreational property (includes cottages, boats, trailers and secondary residences);
  - Seasonal decorations;
  - Electronic entertainment equipment (includes stereos, videocassette recorders, DVD players and personal video recorders); and
  - Stored building materials (includes paneling, plywood, lumber, roofing materials, insulation, paint, etc.).

## 5.4 Small Businesses

- 5.4.1 a) For purposes of DRPs, a small business is:
- an enterprise with yearly gross revenues, as reported for income tax purposes, of between \$6,000 and \$15,000,000;
  - one employing not more than the equivalent of 20 full-time employees;
  - one other than a "hobby business,";
  - one that is an owner-operated enterprise, where the individual owner(s)-operator(s) is/are acting as a day-to-day manager(s); and

- where the individual owner(s)-operator(s) own(s) at least 50 per cent of the business and receives a minimum of 20 per cent of their gross personal income(s) from the business.

An applicant must meet all of the above criteria to be eligible for assistance, and the following considerations are also used to determine eligibility:

- Yearly gross revenues must be in Canadian Dollars, including revenue earned in Alberta, and other provinces, territories, and outside Canada, as reported to the Canada Revenue Agency.
  - Taxable capital gains earned by a business from the sale of real estate that is tied directly to the business and disaster-affected rental income of the business is included in the calculation for revenue (only applicable to real estate and landlord businesses).
  - Payroll records must be submitted to verify full-time equivalent employees by number of hours worked;
  - If an outside manager is designated by the owner-operator, the owner-operator must prove they are still acting in a day-to-day role ensuring business success.
  - Gross personal income includes the owner-operator's income from all sources, including income earned in other provinces, territories, and outside Canada, as reported to the Canada Revenue Agency. Dividends and repayment of shareholder loans and associated interest can be included in the calculation of gross personal income as reported to the Canada Revenue Agency.
  - 20 per cent of gross personal income must come directly from the business, and must be in Canadian dollars; amounts received under Canada Pension Plan (CPP), Quebec Pension Plan (QPP), Old Age Security Pension (OAS), or Guaranteed Income Supplement (GIS), Registered Retirement Savings Plans (RRSPs), Registered Retirement Income Fund (RRIF), Tax-Free Savings Accounts (TFSA), and other investments do not count toward the 20 per cent.
  - Taxable capital gains earned by an individual from the sale of real estate that is tied directly to the business and disaster-affected income is included in the calculation for 20 per cent gross personal income.
- b. Self-employed fishers, trappers, loggers and other harvesters of natural resources are included. One application should be made per small business.
- c. Reasonable fixed expenses incurred as a result of the disaster, including rental of office space and equipment, production equipment, rolling stock and facilities, are eligible for assistance for a reasonable period after the end of the disaster.
- 5.4.2 Reasonable incremental compensation paid by a business to its non-salaried employees or to a contractor to clean a place of business and prepare it to re-open, including debris clean up, removal of hazardous material and waste disposal, is eligible.
- 5.4.3 Non-operational costs related to commercially operated apartment buildings and roads servicing them are eligible if they are part of an eligible small business; e.g. maintenance and utility costs are not eligible.
- 5.4.4 Landscaping may be eligible if it is an essential element of the function of a facility such as a recreation facility, a botanical garden or a golf course.
- 5.4.5 If insurance coverage on small business buildings can only be purchased for up to a designated fraction of the appraised value of the building, some portion of the uninsured losses may be eligible.

- 5.4.6 For small businesses that do not carry insurance, only those losses for which they could not have obtained insurance coverage at reasonable cost will be eligible, to ensure equal treatment with those who have insurance coverage. Standard insurance policy deductible amounts are not eligible; however, if a small business purchased insurance coverage with an unusually high deductible and it can be demonstrated that they would have been better off in terms of assistance under the DRP than that which they actually received through the insurance payment; financial assistance may be paid in the amount of the deficiency.
- 5.4.7 Costs for repair or replacement of items not essential to the restoration of a small business to a viable state (e.g., a company-owned recreational property, works of art and furnishings), are not eligible.
- 5.4.8 Small businesses must re-establish operations to be eligible for DRP funding. This requirement is a provincial provision not required by Public Safety Canada.

## 5.5 Farming Operations

- 5.5.1 Farming operations, managed woodlots and aquaculture operations are a specific category of small business owners. For purposes of DRPs, a farming operation is an enterprise with yearly gross revenues, as reported for income tax purposes, of between \$6,000 and \$15,000,000. It also must be other than a “hobby farm,” and be an owner-operated enterprise, where the individual owner(s)-operator(s) is/are acting as a day-to-day manager(s), and own(s) at least 50 per cent of the business. One application should be made per farming operation.
- 5.5.2 Farming operations, including managed woodlots and aquaculture operations (exclusive of “hobby farms”), are those small business enterprises engaged in one or more of the following activities and that meet the definition in Section 5.5.1. This list is not exhaustive and similar businesses may be eligible.
- a) Beekeeping;
  - b) Commercial horse stabling or raising;
  - c) Cultivating crops in soil, compost, water or through hydroponics;
  - d) Dairy farming;
  - e) Fruit growing;
  - f) Fur farming (e.g., rabbit or mink);
  - g) Harvesting managed woodlots;
  - h) Livestock raising or showing;
  - i) Market gardening;
  - j) Operating a feedlot;
  - k) Operating a nursery or greenhouse;
  - l) Operating a wild-game reserve;
  - m) Poultry raising;
  - n) Raising fish and mollusks;
  - o) Tree farming (including Christmas trees); and
  - p) Wool or fibre farming (e.g., alpaca or sheep).

- 5.5.3 Outlying farm buildings in use on a working farm are eligible. A farmhouse is eligible as a principal residence provided it meets the requirements set out in Section 5.3.1 (f). A separate residential application must be submitted.
- 5.5.4 Residences that provide accommodation to non-family workers are eligible as assets of the farming operation.
- 5.5.5 Farm owned rental properties that are located on land that is part of the farming operation where rent is declared as farm income, are eligible as assets of the farming operation.
- 5.5.6 Repairs or replacement of farm machinery are generally considered insurable and therefore not eligible.
- 5.5.7 Uninsurable fences on working farms are eligible, including fences around farmhouses where livestock is kept or trespass and crop pilferage are deterred, although decorative fences around farmhouses are not eligible.
- 5.5.8 If insurance coverage on farm buildings, excluding the farmhouse itself, can only be purchased for up to a designated fraction of the appraised value of the buildings, some portion of the uninsured losses may be eligible. For farming operations that do not carry insurance, only those losses for which they could not have obtained insurance coverage at reasonable cost will be eligible, to ensure equal treatment with those who have insurance coverage. Insurance policy deductible amounts are not eligible; however, if a farming operation purchased insurance coverage with an unusually high deductible and it can be demonstrated that they would have been better off in terms of assistance under the DRP than that which they actually received through insurance payment; financial assistance may be paid in the amount of the deficiency.
- 5.5.9 In cases of farmland gouging as a result from a flood, eligible costs may include leveling the farmland to workable condition where practicable and cost-effective, except if the area of the farm that suffered damage was not in production. Farmland left fallow in a demonstrable cycle of crop rotation and in accordance with good farming practice, is considered to be in production. Cost effectiveness of restoration is measured in terms of market value (as a farm) of the property, versus the value of the crops produced on that land. Eligible costs to level farmland cannot exceed its pre-disaster market value based on the Canadian Inventory Land value established in the event year. Losses of sowed seed, fertilizer, and topsoil, or of soil fertility and the application of weed control measures are also not eligible, as these are linked to loss of production income.
- 5.5.10 Extraordinary erosion that meets the following conditions, may be determined to be “Catastrophic Erosion”:
- a) Sudden and devastating erosion experienced as a result of an extraordinary natural flood event.
  - b) Damages are caused by a stream flow in excess of a one-in-150 year stream flow as determined by data provided by Alberta Environment and Parks, and Environment Canada.
  - c) Cost of recovery and/or remediation significantly exceeds the market value (as a farm) of the property.
  - d) The land is immediately proximate to the farmhouse and is integral to livestock health.

The Managing Director of the AEMA has the discretion to provide assistance for Catastrophic Erosion beyond the market value of the property (as a farm), to enable the recovery/remediation of the land to its pre-disaster functional condition.

- 5.5.11 Where livestock could not have been insured at a reasonable cost, such losses may be considered eligible; however, livestock losses attributable to disease outbreak are not eligible and such situations including potential compensation will be handled in accordance with the federal *Health of Animals Act*. The exception occurs where livestock is not insurable and is diseased as a direct result of the disaster. In such circumstances, certification by an independent veterinary doctor of the disease's disaster-related cause will allow for eligibility. Costs directly related to the relocation of livestock to prevent loss of a publicly designated disaster may be eligible.
- 5.5.12 Where crops already harvested and in storage have been destroyed, the losses are eligible. Losses of other business inventory while held in storage, including feed, seed or fertilizer, are eligible. Loss or damage to perennial crops and sowed annual crops in the field that are insurable under the crop insurance program of the Alberta Agriculture Financial Services Corporation or other insurers at the time of the disaster are ineligible.
- 5.5.13 For a woodlot to be considered eligible, it must be land covered with trees and held primarily as a source of fuel, posts, logs or trees. The trees must be grown with some significant degree of active management. A woodlot can also include treed land that is a farmer's wooded land where such land is actively managed. Active management is considered to exist where at least one of the following conditions is demonstrated:
- a) The woodlot is operated with a reasonable expectation of profit. The term commercial woodlot is also used where there is an activity in the nature of trade in connection with a woodlot and where an amount based on the use of, or production from, the woodlot is received. If the main focus of the commercial woodlot is not lumbering or logging, but is planting, nurturing and harvesting trees pursuant to a forestry management plan, and significant attention is paid to manage the growth, health, quality and composition of the stand, it is considered to be an actively managed farming business.
  - b) There is evidence of active management (e.g., a business or forest operational plan, or significant previous investment, or evidence of realized revenue from timber sales in the last five years). There is extensive forest product utilization by the farmer as an integral part of the overall farm operation.
  - c) There is proof of participation in one or more provincial programs dealing with any relevant aspects of forest/woodlot management (e.g., conservation, incentive and improvement programs, etc.).
- 5.5.14 Financial assistance to woodlot owners and orchards is limited to land repair and related preparation. Financial assistance to nurseries and tree farms may also include assistance with the replacement of damaged trees, shrubs or plants that are inventory.
- 5.5.15 Agricultural communities including, settlements, colonies, communes, sects, or faith groups, may qualify for DRP assistance. While individual community members do not normally take individual ownership of the farming operation, the community generally owns the farming operation collectively, and the community leadership act as day-to-day managers.
- A tax return must be obtained to ensure the community's revenue exceeds \$6,000 but does not exceed \$15,000,000 as laid out in section 5.5.1 of these guidelines.
  - The farming operation limitations outlined in Schedule 3 of these guidelines apply to the community operation.
  - Wherever possible, when general yearly gross revenues are between \$6,000 and \$2 million, T4 and T4A summaries must be collected if a DRP is expected to be cost-shareable.

5.5.16 Farming operations must re-establish to be eligible for DRP funding.

## 5.6 Public Not-for-profit Organizations, Churches, Charities, or Service Clubs

5.6.1 Repairs, restoration, rebuilding and/or replacement of damaged equipment and facilities owned by a public organization such as a church, charity, community service club or volunteer agency are eligible if:

- a) The organization contributes significantly 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 of the organization;
- b) In the case of church property, it must be shown that the property constitutes a facility essential to the secular needs of the community;
- c) Public access to the facility is allowed for all members of the community. Limitations on assistance based on the proportion of public access may apply; and
- d) Private not-for-profit organizations are generally not eligible for assistance unless they meet the small business eligibility criteria or allow for public access to facilities.

5.6.2 Public not-for-profit organizations, churches, charities, or service clubs must re-establish to be eligible for DRP funding.

## 5.7 Public Not-for-profit Business Cooperatives

5.7.1 Repairs, restoration, rebuilding and/or replacement of damaged equipment and facilities owned by a not-for-profit business cooperative are eligible if:

- a) The business cooperative contributes significantly to the fabric and sustainability of the community, and a basic or essential service is provided in the facility of the cooperative;
- b) The cooperative is not-for-profit; and
- c) The cooperative is in accord with the cooperative principles set out in Section 2(1) of *Alberta's Cooperatives Act*.

5.7.2 Public not-for-profit business cooperatives must re-establish to be eligible for DRP funding.

## 5.8 Goods and Service Tax (GST) Reimbursement

5.8.1 AEMA reimburses for the cost of GST to residential and tenant applicants, and these costs are identified in the contents and repair rate schedules.

5.8.2 AEMA reimburses the cost of GST for small businesses or small business suppliers who are not registered for GST (e.g., landlords, and daycare), unless they are required to register as per CRA criteria.

- Small businesses with gross revenues in excess of \$30,000 are not compensated.
- Businesses are usually required to provide the DRP with invoices or quotes as part of their application; GST is deducted from any DRP funding.

5.8.3 Not-for-Profit groups may receive partial funds. The onus is on the applicant to provide information to substantiate if they are ineligible to receive GST refunds, or if they receive only partial GST refunds.

- Not-for-Profit institutions (e.g. churches) are eligible for 50 percent GST reimbursement from AEMA
- Registered and unregistered charitable organizations are eligible for 100 percent GST reimbursement from AEMA.

# Alberta Guidelines for Disaster Financial Assistance Programs

## Schedule 1 - Catastrophic Loss and Damage

### Conditions for Eligibility

- a) Individuals and Families – property is damaged to the point that it is not repairable or recoverable, and the individuals' or families' essential needs for daily living are no longer available.
  
- b) Farming Operations and Businesses – loss or damage to the operation that is beyond the control of management and has significantly reduced the production capability by damage to buildings, machinery and equipment or production livestock.

### Eligible Assistance for Individuals and Families May Include

- a) A Re-establishment Assistance Grant - \$3,000 for each adult; \$750 for each child under the age of sixteen years, up to a family maximum of \$7,500;
  
- b) Financial assistance of uninsured costs for the replacement of, or repairs to, destroyed or severely damaged homes to pre-disaster functional condition; and
  
- c) Financial assistance for the replacement of uninsured items essential for everyday living, including the cost of clean-up.

### Eligible Assistance for Farming Operations and Small Businesses May Include

- a) A Re-establishment Assistance Grant of \$15,000;
  
- b) Clean up assistance - up to \$40,000;
  
- c) For farming operations eligibility for participation in the Agriculture Financial Services Corporation's Disaster Loan Program; or for small businesses, facilitation of a loan with their usual private sector lender with up to 100 per cent forgiveness of insurance shortfalls and reimbursement of interest, on proof of performance;
  
- d) An allowance per acre towards input costs for full crop losses caused by flooding, which could not have been covered by insurance;
  
- e) An allowance per acre for seeded pasture drowned out by flooding, which could not have been covered by insurance; and
  
- f) Assistance with the repair, restoration and reclamation of field erosion damage and silt deposit.

# Alberta Guidelines for Disaster Financial Assistance Programs

## Schedule 2 - Content General Limitations

The Managing Director, Alberta Emergency Management Agency (AEMA), will annually issue appropriate rate schedules that will include limitations where applicable. Eligible contents for 2018 are listed below:

CONTENTS BY ROOM		
ITEM	AMOUNT	MAXIMUMS AND LIMITATIONS
<b>Living Room</b>	<b>\$4,404.00</b>	<b>Flat rate. Maximum of 1 living room per application. Itemized rates are for reference only.</b>
Bookcase	\$188.00	
Chair	\$588.00	
Coffee Table	\$342.00	
End Table	\$199.00	
Loveseat	\$853.00	
Sofa/Couch	\$997.00	
Television	\$368.00	
Television/Entertainment Stand	\$346.00	
Living/Rumpus Room Miscellaneous	\$523.00	Includes: 2 Floor Lamps: 2X\$210, 2 Handset Cordless Phone Bundle - half: \$50, Table/Desk Fan: \$53.
<b>Home Office</b>	<b>\$2,155.00</b>	<b>Flat rate. Maximum of 1 home office per application. Itemized rates are for reference only.</b>
Bookcase	\$188.00	
Computer - desktop (including CPU, monitor, keyboard and mouse) or Laptop	\$840.00	1 desktop with monitor (\$840 includes CPU, monitor, keyboard and mouse) <u>or</u> 1 laptop (\$840) per application.
Desk	\$243.00	
Desk Chair	\$241.00	
Filing Cabinet	\$293.00	
Printer	\$158.00	
Office Miscellaneous	\$192.00	Includes: Table Lamp: \$105, Garbage Can – Internal: \$37, 2 Handset Cordless Phone Bundle - half: \$50.
<b>Kitchen</b>	<b>\$1,440.00</b>	<b>Flat rate. Excludes large appliances. Maximum 1 kitchen per application. Itemized rates are for reference only.</b>
Cookware	\$158.00	\$157.50 is reimbursed per application for a 10 Piece

		Cookware Set.
Dinnerware Set	\$232.00	Includes: 16 Piece Casual Dinnerware Set: 2X\$42, 20 Piece Casual Silverware Set: 2X\$74.
Kitchen Miscellaneous	\$219.00	Includes: Kitchen Towels: 2X\$18, Dishcloths: 2X\$12, Tablecloth: \$37, Garbage Can - Internal: \$37, Ladle/Spoon: \$17, Spatula: \$16, Potato/Vegetable Peeler: \$14, Standard Grade Can Opener: \$10, Standard Grade Kitchen Knife: \$16.
Small Appliances	\$311.00	Includes: Microwave: \$137, Coffee Maker: \$63, Electric Kettle: \$58, Toaster: \$53.
Table/Chair Set - Kitchen	\$520.00	
<b>Bathroom - Full Bathroom</b>	<b>\$602.00</b>	<b>Flat rates. Number and type of bathroom must be documented. Itemized rates are for reference only.</b>
<b>Bathroom - Half Bathroom</b>	<b>\$378.00</b>	
Bathroom Miscellaneous – Full Bathroom	\$333.00	Identify number of full bathrooms. Includes: Bath Towel: 4X\$20, Carpet/Toilet Accessory Set: \$48, Hand Towel: 4X\$18, Washcloth: 4X\$12, Shower Curtain: \$48, Garbage Can - Internal: \$37
Bathroom Miscellaneous – Half Bathroom	\$109.00	Identify number of half bathrooms. Includes: Hand Towel: 4X\$18, Garbage Can - Internal: \$37.
Large Bathroom Mirror	\$105.00	Available for both full and half bathrooms.
Personal Items	\$165.00	Includes: Curling iron: \$29, Hair Dryer: \$32, Perfume/Cologne: \$41, Electric Shaver: \$63. Available for both full and half bathrooms.
<b>Bedroom – Master Bedroom</b>	<b>\$3,330.00</b>	<b>Flat rates. Number and type of bedroom must be documented. Itemized rates are for reference only.</b> <b>Master bedroom – Queen bed or larger</b> <b>Secondary bedrooms – Full-double bed or smaller</b>
<b>Bedroom – Secondary Bedroom</b>	<b>\$3,242.00</b>	
<b>Bedroom – Infant Nursery</b>	<b>\$2,238.00</b>	
Armoire – Portable Closet/Wardrobe	\$515.00	Max 1 armoire at \$515 per bedroom(s) if no closet present. Available for master bedrooms, secondary bedrooms, and nurseries.
Bedroom Textiles	\$199.00	Includes: Pillows: 2X\$31, Bedding Set: \$84, Blanket: \$53. Available for master bedrooms and secondary bedrooms.
Bed Frame, Metal	\$163.00	Available for master bedrooms and secondary bedrooms.
Crib	\$352.00	Max 1 crib at \$352 for each infant living in the residence.
Infant Bedding Set – 4 Piece	\$142.00	Max 1 infant bedding set at \$142 for each infant living in the residence.
Crib Mattress	\$158.00	Max 1 crib mattress at \$158 for each infant living in the residence.
Dresser/Chest of Drawers	\$339.00	Available for master bedrooms, secondary bedrooms, and

		nurseries.
Mattress and Box Spring - Queen	\$1,382.00	Available for master bedrooms.
Mattress and Box Spring, Full-Double	\$1,294.00	Available for secondary bedrooms.
Nightstand(s)	\$324.00	2 nightstands at \$162 per bedroom. Available for master bedrooms, secondary bedrooms, and nurseries.
Bedroom Miscellaneous	\$408.00	Includes: Alarm Clock/Radio: \$32, Table Lamp: 2X\$105, Laundry Hamper: \$53, 2 Handset Cordless Phone Bundle - half: \$50, Table/Desk Fan: \$53. Available for master bedrooms, secondary bedrooms, and nurseries.
<b>Laundry Room</b>	<b>\$217.00</b>	<b>Flat rate. Maximum of 1 laundry room per application. Itemized rates are for reference only.</b>
Ironing	\$128.00	Includes: Iron: \$48, Ironing Board: \$53, Ironing Board Cover: \$27.
Storage Shelving	\$89.00	

ITEMIZED CONTENTS		
ITEM	AMOUNT	MAXIMUMS AND LIMITATIONS
Luggage/Backpack/Duffel Bag/Sports Bag	\$200.00	\$200 lump sum provided for Luggage/ Backpack/Duffel Bag/Sports bag per application.
Reference Books (for livelihood or if currently a student)	\$1,000.00	\$1,000 max per person, determined by Evaluator. Number of people must be documented.
Window Coverings	\$1,000.00	A flat rate of \$1,000 is reimbursed for damaged window coverings per application per home.
Vacuum, Household upright	\$210.00	Max 1 vacuum at \$210 per application.
Clothing	\$1,660.00	\$1,660 lump sum per person. Number of people must be documented.
Infant Miscellaneous	\$296.00	A flat rate of \$296 for each infant 0-3 years of age living in the residence. Includes: Play Pen: \$158, Safety Gate: \$63, Baby Monitor: \$75.
Infant Stroller	\$315.00	Max 1 stroller at \$315 for each infant living in the residence.
Infant Changing Table	\$237.00	Max 1 changing table at \$237 per application.
Infant High Chair	\$158.00	Max 1 high chair at \$158 for each infant living in the residence.

Medical and Health Items	Appraised Value/As Evaluated	If not available from other sources, such as medical insurance. Must be supported by medical certificate. Receipts required. 2 quotes required if over \$5,000, best quote accepted. Items for consideration may include: Air purifiers/conditioners, dental appliances, prescription glasses, and prescription medication.
Chainsaw – rural applications	\$200.00	Max 1 chainsaw at \$200 per rural application.
Lawn Mower (push) – Electric	\$315.00	Max 1 lawn mower – electric (\$315) or gas (\$420).
Lawn Mower (push) - Gas	\$420.00	
Snow blower	\$1,050.00	Max 1 at \$1,050 per application. Limited to residence on rural properties including acreage and/or medically essential if supported by medical certificate.
Wood (for primary heat source)	\$300.00	Max \$300 per application only when wood burning stove is primary source of heat for the home. Make note in comments section of DRP database if providing funding for this item.
Garden Tools and Supplies	\$100.00	\$100 for garden tools and supplies per application, if cannot be cleaned or retrieved.
Bicycle	\$315.00	Max 1 Bicycle - Cruiser per household.
<b>Large Appliances</b>	<b>Maximum of 1 of each appliance per application. All appliance rates listed below include installation, hardware, accessories and labour.</b>	
Dishwasher - Includes dishwasher, manufacturer supplied materials and hardware, and installation labour.	\$700.00	Max 1 dishwasher at \$700 per application.
Dryer – Electric	\$826.00	Max 1 dryer - electric (\$826) or gas (\$1,095).
Dryer – Gas	\$1,095.00	Gas option only available if no sufficient electrical hookups available.
Freezer Chest	\$420.00	Max 1 freezer at \$420 per application.
Refrigerator	\$903.00	Max 1 refrigerator (14-18 cubic feet) at \$903 per application.
Stove/Range – Electric	\$909.00	Max 1 stove – electric (\$909) or gas (\$1,200).
Stove/Range – Gas	\$1,200.00	Gas option only available if no sufficient electrical hookups available.
Washing Machine – Top Load	\$742.00	Max 1 washing machine at \$742 per application.
Wood-Burning Stove	\$1,580.00	Only eligible if this is the primary source of heating for the home. Max 1 per application.

# Alberta Guidelines for Disaster Financial Assistance Programs

## Schedule 3 - Farming Operation Limitations

- Clean up or repairs by farmer or a family member at 120 per cent of provincial minimum wage per hour. Applicant must maintain an hourly record of all manpower time and may be subject to a maximum limit.
- If the applicant uses own equipment for clean up or repair, rates will be based on the current Alberta Road Builders and Heavy Construction Association (ARHCA) equipment rental rate at 50 per cent plus operator time. Applicant must maintain an hourly record of all equipment and manpower time and may be subject to a maximum limit (not exceeding the industry norm for the area, or the provincial rate). For farm equipment not included in the reference to current heavy equipment rates, the rates listed in the current Alberta Agriculture Farm Operations Cost Guide for farm machinery costs will be used, at the same 50 per cent rate plus operator costs.
- Contracted clean up or repairs to items essential for the day-to-day operation of the farm are reimbursable to the maximum evaluated amount, not exceeding the Canadian Land Inventory (CLI) value per acre.. Contracted clean up may require prior approval from the program.
- Crops harvested and in storage are eligible, provided they are stored as per secured storage (e.g. storage bins or hoppers, not in open field either “tarpred” or untarped).
- Dug-outs, dams, crossings, spillways, bridges, dikes, berms and culverts, roads used currently in the farming operation. Repairs within waterways require permits and may require reports from designated authorities such as engineers, hydrologists, fisheries biologist etc.; whoever has jurisdictional oversight on damage and repairs to these items.
- Farm machinery (repair or replacement) is not eligible as insurance is readily and reasonably available.
- Fences - repair or replacement of essential fences at evaluated rates.
- Fixed equipment (repair or replacement) at appraised value. Limited to fixed equipment that is in use as part of farming operation. Electrical panels and switchgear are eligible if they are permanently fixed. In some instances these items are insurable and therefore ineligible (insurance company must confirm whether insurance is available before an item is deemed eligible).
- Fuel tanks used in farming operation (including stand, spout and hoses but excluding fuel). Based on receipts for replacement.
- Harvested hay (bales or stacked) - value per ton as recommended by Alberta Agriculture and Forestry at the time of the event and adjusted to percentage loss as evaluated.
- Honey operations - some beekeepers may carry insurance for flood damage.

- Pumping costs to protect non-land assets - Reasonable pumping costs are reimbursable, provided a detailed record of man-hours and equipment is provided. Labour calculated at the rate of 120 per cent of the provincial minimum wage per hour and equipment reimbursed using ARHCA rates or reasonable invoices.
- Reseeding tame pasture and hay / payment for reseeding costs requires verification foraging sources have been killed / acreage must be cultivated before payment can be made / assistance based on market conditions as determined by Alberta Agriculture and Forestry.
- Saddles and tack - must be used in farming operations, not just recreational purposes, are eligible to the appraised value.
- Shelterbelts are not eligible.
- Small tools / must be used in farming operation. Maximum \$500 based on receipts for replacement.
- Water wells (cleaning or replacement) and/or septic systems - well must be for agricultural (not residential) purposes and costs will be prorated based on a 30-year lifecycle.

# Alberta Guidelines for Disaster Financial Assistance Programs

## Schedule 4 - Glossary

- a) Church and Church Property – Includes churches, church camps, mosques, synagogues and other registered religious institutions.
- b) Disaster Recovery Committee – Intergovernmental committee established by a Ministerial Order to advise and assist in administering the Disaster Recovery Regulation. Membership of this committee is made up of representatives of various key government departments.
- c) Family Unit – Is comprised of the applicant and those other persons with whom they normally reside including their spouse/partner and dependents.
- d) Flood – A general and temporary condition of partial or complete inundation of normally dry land areas from:
  - i. The overflow of natural bodies of water and water management works; and
  - ii. The sudden, rapid and unusual accumulation or run-off of surface waters from any source.
- e) Groundwater Seepage – The entry of water into premises through basement walls, floors, windows, or other openings.
- f) Private Sector Applicants – homeowners, residential tenants, small business owners, landlords, farming operations, condominium associations, and not-for-profit organizations and co-operatives.
- g) Public Sector Applicants - Municipalities, Metis Settlements, First Nations, and provincial government departments only. Municipally-controlled Corporations are separate entities from a municipality, and are not eligible as public sector applicants.