



Disaster financial assistance claims

Disaster financial assistance is a provincial-federal program that provides assistance for eligible damage and losses that threaten the health and safety of individuals, municipalities and small businesses. Coverage is provided to repair and clean structures and to replace basic necessities.

One of the most frequent questions surrounding disaster financial assistance is what receipts people should keep to file as part of their application. A general rule of thumb, if you did repairs yourself, keep the receipts. The following is a list of items and repairs that are and aren't covered under DFA. If an item is covered, you will need to keep the receipt to be reimbursed.

Items that might be covered

Gas: Gas used to run generators, and equipment used for repairs and cleanup is eligible for reimbursement.

Equipment: Equipment rented for repairs and cleanup purposes is eligible for reimbursement.

Construction materials: Materials such as drywall used to repair a home are eligible for reimbursement.

Curtains: Replacement curtains are eligible for reimbursement.

Window blinds: Window blinds are eligible for reimbursement.

Appliances: Appliance such as ovens, microwaves, dishwashers, dryers and washing machines are eligible for reimbursement, but there is a cap.

Mitigation: Mitigation efforts are eligible for reimbursement, but mitigation projects have to be preapproved.

Cleanup labour: Cleanup labour costs done are eligible for reimbursement. It doesn't matter if the work is done by a registered company, people hired by the homeowner or the homeowner. If the work isn't being done by a registered company, the homeowner must track the number of hours worked and pay at minimum wage.

Furniture: Furniture such as beds, sofas and tables are eligible for reimbursement.

Kitchen items: Kitchen items such as cutlery, dishes and cookware are eligible for reimbursement.

Removing debris from outside the home: Costs related to removing debris from outside the home are eligible for reimbursement.

Attached garage: Repairing/replacing an attached garage is eligible for reimbursement.

Driveway: Repairing/replacing a driveway is eligible for reimbursement.

Porch: Repairing/replacing a porch is eligible for reimbursement.

Electrical: Repairing/replacing a home's electrical system is eligible for reimbursement.

Retaining wall: Repairing/replacing a retaining wall is eligible for reimbursement.

Wells: Testing and repairing wells are eligible for reimbursement.

Septic system: Repairs to a septic system are eligible for reimbursement.

Roof: Depending on the type of emergency, uninsurable roof repairs may be eligible for reimbursement, but only for the damaged portion.

Generator: A generator purchased in the wake of a power outage is not eligible for reimbursement, but repairs are. If the damage done to a generator is unrepairable (proof from a repair shop is needed), a replacement will be paid for a similar size and model.

Clothes: Seasonal clothes stored in a flooded basement are eligible. If flooding on the main floor occurs, then what is allowable will be determined.

Flooring: Flooring of all types are eligible in damaged areas, but there is a provincial maximum paid per square foot.

Storage: If you moved stuff out of harm's way as a pre-emptive measure, the storage fee is eligible for reimbursement. The same is true for other pre-emptive efforts.

Tipping/dumping fees: Tipping and dumping may be eligible.

Items that are not covered

Books: Books are not eligible unless required for a registered attendance at an educational facility

Sporting goods: Sporting goods are not eligible.

Seasonal decorations: Seasonal decorations are not eligible.

Detached garage: Detached garages are not eligible.

Cleaning supplies: Cleaning supplies purchased to clean up are not eligible except for supplies used to kill mould and mildew.

Food: Food is not eligible

Electronics: Electronics are not eligible except for computers. Tablets are not eligible.

Lightbulbs: Lightbulbs are not eligible.

Sheds: Sheds are not eligible.

Lawn/landscaping: Lawns and landscaping are not eligible

Vehicles: Vehicles such as cars, boats, canoes, motorcycles and ATVs are not eligible.

Garden equipment: Garden equipment is not eligible except for lawnmowers, snowblowers and chainsaw if used for work.

Tools: Tools are not eligible unless used for work.

Art: Works of art are not eligible.

Jewelry: Jewelry is not eligible.

Fences: Fences are not eligible unless it's part of a farm.

Deck: Decks are not eligible, but some costs will be covered for an entry stairway.

Dock: Docks are not eligible.

Craft supplies: Craft supplies are not eligible.

Patio furniture: Patio furniture is not eligible.