

Legal issues in times of disaster

Recorded on January 31, 2022





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Legal Aid BC



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Province of BC's Disaster Financial Assistance Program - Key Information

What is DFA?

- Disaster Financial Assistance is a provincial program, administered by Emergency Management BC, to help individuals and local governments recover from uninsurable disasters.
- The purpose of DFA is to provide a helping hand to get people and local governments back on their feet after an uninsurable disaster.
- The DFA program operates under the *Emergency Program Act* and the ensuing Compensation and Disaster Financial Assistance Regulation and is obliged to provide compensation in compliance with this legislation.
- DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

When is DFA available?

- DFA is available in the event of a disaster in respect of which the minister, or designate, has determined that disaster financial assistance may be provided.
- When this determination is made, EMBC defines the eligible dates and geographic locations, notifies affected local governments, posts this information on its website, publishes information in local papers, and if requested attends community meetings.

Who is eligible for DFA?

Local Governments and individuals in the following categories may be eligible:

Homeowner

- Assistance must be for the residence that is occupied by the individual as their home, where the majority of their personal effects are located, and the residence for which they received the provincial Home Owner Grant or were entitled to receive this grant.

Residential Tenant

- Must be the residence that is occupied by the individual as their home and where the majority of their personal effects are located.

Small Business Owner

- Must be the owner of a business that is managed by the applicant on a day to day basis, is the owner's major source of income, has gross sales of less than \$1 million per year, and employs less than 50 people at any one time.

Farmer

- Must be the owner of a farm operation that is identified by the BC Assessment Authority as an agricultural operation, is owned and operated by a person whose full time employment is as a farmer, and is the means by which the owner derives the majority of their income.

Charitable Organization

- Must be a not for profit charitable organization that provides a benefit or service to the community at large, has been in existence for at least 12 months, and is registered under the *Society Act*.

What is eligible for DFA?

- DFA can compensate for 80% of eligible claims, after the first \$1,000 to a maximum claim of \$300,000. There is no maximum for a local government claim.
- DFA is only for uninsurable losses and for losses where there is no other program offered by local, provincial, federal or international governments or agencies.
- DFA is available for essential items only. It provides or reinstates the necessities of life, including help to repair and restore damaged homes and to re-establish or maintain the viability of small businesses and working farms. For local governments it is available to help restore essential infrastructure.
- Additional information about the DFA Program and specifics re eligible applicants, eligible losses and application process are available at:

Disaster Financial Assistance website:

http://www.embc.gov.bc.ca/em/dfa_claims/dfa.html

DFA Summary

http://embc.gov.bc.ca/em/dfa_claims/SummaryofDFA.pdf



TOP TO BE COMPLETED AND SIGNED BY AUTHORIZED INSURANCE AGENT OR BROKER AND RETURNED TO:

Emergency Management BC
Disaster Financial Assistance Program
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1

Fax 250-952-5542 or
Email: DFA@gov.bc.ca

Re: Disaster Financial Assistance

Applicant(s) name(s): _____

Property Address: _____

Which Insurance Company is providing coverage for the insurance policy? Please provide: *full name of Insurance Company noted on the policy including policy number and expiry date*

Policy Number: _____ Name of Insurer: _____

Policy Expiry Date: _____ Name of Brokerage: _____

Signature of Insurance Representative or Company Stamp: _____

With reference to the policy in force during the time of the emergency event, check the box (☐) to which of the following coverage(s) apply:

1. Sewer back up coverage:

- ☐ Yes, coverage limit available at time of purchase or policy renewal \$ _____
☐ Not purchased. Maximum available to purchase \$ _____
☐ Not available for purchase by applicant

2. Any form of overland water coverage:

- ☐ Yes, coverage limit available at time of purchase or policy renewal \$ _____
☐ Not purchased. Maximum available to purchase \$ _____
☐ Not available for purchase by applicant

3. Ground water coverage:

- ☐ Yes, coverage limit available at time of purchase or policy renewal \$ _____
☐ Not purchased. Maximum available to purchase \$ _____
☐ Not available for purchase by applicant

TO BE COMPLETED BY APPLICANT IF YOU HAVE NO INSURANCE:

I/We declare that we carry no insurance (no fire, theft or liability) on the property listed on the Disaster Financial Assistance application and therefore have no insurance representative available to complete the above form.

(Sign Name)

(Sign Name)

(Print Name)

(Print Name)



The Disaster Financial Assistance (DFA) Program operates under provincial legislation: Emergency Program Act and the Compensation and Disaster Financial Assistance Regulation. Emergency Management BC is obliged to provide DFA in accordance with this legislation. Section 8(1) of the Regulation states: “*“eligible costs” does not include costs of expenses (a) recoverable at law of for which insurance was reasonably and readily available.*”

A DFA applicant who could reasonably and readily have purchased overland flood, water damage or water seepage insurance is NOT eligible to receive DFA.

“Readily available” means that a person could obtain this insurance from a local agent or broker. Also, we should not confuse reasonably available with affordable. What a person can afford is subjective and specific to that person. What is important is that the price of the insurance was reasonable considering the risk.

Over the next several years, as additional insurance options roll out across the province, EMBC will be applying some discretion in how we determine eligibility. For example, EMBC would not expect a homeowner or tenant to amend their existing policy as soon as overland flood, water damage or water seepage insurance becomes available. But, EMBC will deny DFA if overland flood, water damage or water seepage insurance was available to them on renewal and they chose not to purchase it.

Thank you,

Emergency Management BC
Disaster Financial Assistance, Recovery and Funding Program



Emergency
ManagementBC

Disaster Financial Assistance

Guidelines for Private Sector

**Home owners
Residential tenants
Small business owners
Farm owners
Charitable organizations**

1.0 INTRODUCTION

Emergency Management BC (EMBC) administers the provincial Disaster Financial Assistance (DFA) program.

The purpose of these guidelines is to provide applicants with information on the Disaster Financial Assistance program and assist them in applying for DFA.

Further information may be obtained from:

Emergency Management BC
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1

Phone: 1-888-257-4777 Toll Free
Fax: 250 952-5542

E-mail: dfa@gov.bc.ca
Website: www.gov.bc.ca/disasterfinancialassistance

What is Disaster Financial Assistance?

When British Columbia has declared an event eligible for Disaster Financial Assistance (DFA), the program can provide financial assistance to help individuals and communities recover from catastrophic events, which have resulted in uninsurable property and infrastructure damage.

The legal authority for DFA is found in Section 20 of the *Emergency Program Act*, R.S.B.C. 1996, and the ensuing Compensation and Disaster Financial Assistance Regulation, B.C. Reg 124/95 (the Regulation).

Disclaimer: In the event of a discrepancy between these guidelines and the Regulation, the Regulation shall apply.

DFA is available to qualified applicants for DFA authorized events.

The application deadline is 90 days after the DFA authorization date. Please check our [website](#) or call 1-888-257-4777 to verify the deadline applicable to your specific uninsurable flooding event. EMBC cannot accept applications received after the deadline.

2.0 GENERAL APPLICANT INFORMATION

2.1 Who can apply?

There are five categories of applications for the private sector:

- Home Owners
- Residential Tenants
- Small Business Owners
- Farm Owners
- Charitable Organizations

Applicants may submit an application in more than one category, e.g., home owner and farm owner, if circumstances are warranted.

2.2 Limits on Assistance for Private Sector Claims

- a. The amount of financial assistance provided for each accepted claim is 80 percent of the amount of the total eligible damage that exceeds \$1,000 to a maximum claim of \$300,000.

2.3 General Terms and Conditions

- a. Emergency Management BC (EMBC) will complete a title search for all properties for which a claim is made and if restrictive covenants are found, they shall apply.
- b. Claims may not exceed the estimate of costs required to restore an item or facility to its immediate pre-disaster condition. When items such as furniture, fixtures or appliances are to be replaced, only the value of basic models of such items will be allowed as replacements. When there is a choice between repair or replacement, the amount of assistance will be based on the least cost option. Claims for the cost of repairing a structure to pre-disaster condition will include the cost of repairing it to a condition that meets the prevailing building code.
- c. Applicants may receive assistance for the reconstruction of private property in a disaster-prone area on one occasion without further requirements. A second claim for the same structure may be accepted but applicants will be advised that there is an expectation that they will undertake measures to prevent or limit future damage. A third claim for the same structure may not be accepted if the owner cannot show that all corrective or preventive actions reasonably possible to avoid a recurrence of the damage or destruction were taken. If applicants are located in an area where prevention is not possible, they will be advised whether future assistance will be available to them.
- d. When a structure has been destroyed/damaged beyond repair, assistance will be based only on the loss of the structure as determined by the BC Assessment Authority property assessment. No assistance is available for the loss of use or benefit of the land.

-
- e. When a structure has been damaged/destroyed, compensation will be based on the cost of repair or the BC Assessment Authority assessed value, at the time of the event, whichever is less.
 - f. If an eligible structure is damaged or destroyed in a disaster and in the opinion of the director retention of the structure on the land on which the structure stood before the disaster constitutes a potential threat to life or safety, assistance will be based on either the cost to relocate and repair the structure or the cost of the BC Assessment Authority assessed value of the structure, whichever is less. No assistance will be given to cover the cost of the damaged land or the cost of land purchased for the purpose of relocating the structure.
 - g. When civil litigation to recover losses is initiated or intended, assistance may be withheld pending the outcome of court proceedings, or the applicant may be required to declare that they will refund any monies awarded or settled as a result of the legal action. Failure to disclose impending litigation may be considered fraud.

2.4 Appeals

2.4.1 Introduction

This section describes the DFA appeal process. If DFA has been authorized for an event, an applicant may be entitled to appeal a decision that EMBC has made regarding their eligibility for or the amount of DFA that was determined to be provided in accordance with Sections 21 and 22 of the *Emergency Program Act*.

2.4.2 Appeal to the PEP Director

When the applicant receives written notice of EMBC's initial determination regarding a claim, the applicant is advised of the appeal procedure. The applicant is allowed *60 days* from the date of receipt of the initial determination to deliver to the Director of PEP, a written notice of appeal.

The notice of appeal should state whether the applicant is appealing their eligibility for DFA or the amount of DFA.

If a written notice of appeal is not received by the Director within the 60-day period, the person in respect of whom the determination was made may not appeal the determination.

If an appeal is received within the 60-day period, the Director may, after conducting a review (a) confirm or overturn DFA eligibility; or (b) confirm, increase or decrease the amount of the DFA, and must inform the appellant of the decision in writing.

A decision by the Director is final and conclusive and is not open to question or review in a court on any grounds.

2.4.3 Variations on Amount of Disaster Financial Assistance

If the Director, as a result of the appeal, determines that the appellant is entitled to a lesser amount of DFA, the appellant must repay the overpaid DFA amount of assistance promptly within 60 days after being informed of the Director's decision.

If, as a result of an appeal, the appellant is determined to be entitled to DFA in an amount that is greater than what was previously determined, the government must promptly provide the appellant the additional amount of DFA decided by the Director.

2.5 General Information Applicable to all Categories

2.5.1 Claimable Items

- a. Structural repair to or replacement of an eligible structure, including:
 - i. foundations, footings, seals, slab floors, pilings, structural walls and attached garages,
 - ii. framing, roofing, doors, windows, materials, wall coverings, mouldings, fixtures and finishings,
 - iii. filling and levelling to restore essential access,
 - iv. wells, pumps, septic or sewer connections, water connections, electrical servicing, and space and water heating equipment and gas connections,
 - v. retaining walls that form part of the eligible structure or that are essential to sustain land that is immediately adjacent to and critical to the eligible structure, and
 - vi. existing protective works designed to protect banks from erosion.
- b. Cleanup and Disinfect:
 - i. casual labour, including the owner, at the British Columbia minimum hourly rate, up to a maximum of 100 person-hours, unless EMBC authorizes additional labour up to a maximum established amount, and
 - ii. commercial services and rentals, provided those services and rentals are not on a continuing basis and conform to rates listed in the BC Equipment Rental Rate Guide, copies of which are held by evaluators.

2.5.2 Non-Claimable Items

Assistance will not be provided for costs in relation to the following:

- a. cost of restoring or replacing items that were insured or insurable,
- b. contents located in basements, crawl spaces or similar low-lying storage areas, unless these areas are being used as essential living areas for home owners,
- c. contents such as jacuzzis, hot tubs, spas, patios, pools, fences, garden tools or decorative landscaping,
- d. contents such as jewellery, collectibles, artwork, antiques, silverware, furs, decorative items, money and securities, books and printed matter,
- e. drainage that was inadequate due to lack of maintenance,
- f. income loss including personal, farm or business operation income/opportunity,
- g. insurable damage that is a direct result of internal sewer or storm back up,
- h. insurable vehicles, equipment and vessels such as automobiles, recreation vehicles, motor homes, motorcycles, boats, planes, snowmobiles,
- i. land value loss due to damage, unless essential to the farm or business operation and then only for the lesser of the cost to restore the damaged land to pre-disaster condition or the assessed value of the damaged portion of the land,
- j. land, eroded or damaged except for essential access routes,
- k. illegal encroachments on or improvements of land for the purpose of damage reduction,
- l. materials for construction in storage or available for construction purposes, unless these are business or farm inventory,
- m. materials such as chemicals, preservatives, fuels and other like items unless these are business inventory,
- n. materials such as pet supplies, pens, corrals, feeds, outfittings, saddlery or beekeeping equipment and supplies, unless essential to a farm or business operation,
- o. recreational items including fishing, hunting, camping or other sports equipment, camera, dark-room or audio-visual equipment, games, toys, and lawn furniture, unless essential to or inventory of a business operation,
- p. recreational or seasonal structures, their contents, and associated roads or bridges,
- q. roads on private land, except for essential access to fields and outbuildings for a farm or small business operation,
- r. structures such as church property or private recreational facilities unless, in the case of church property, the property constitutes a facility essential to the secular needs of the community or in the case of a recreational facility, the facility is essential for a charitable organization,
- s. structures such as garages or carports that are detached or semi-detached and their contents,
- t. structures such as outbuildings and their contents unless essential to the operation of the business or farm,
- u. structures such as unoccupied homes or premises under construction (to be considered occupied, there must be a valid certificate of occupation), and
- v. structures such as wharves, docks, floats, jetties and other foreshore/backshore improvements.

3.0 INFORMATION SPECIFIC TO HOME OWNERS/RESIDENTIAL TENANTS

3.1 Eligibility

A home owner or residential tenant applicant must be the registered titleholder, lessee, or renter of the affected property, which must be, on a day-to-day basis, their principal residence.

The following definitions apply for determining eligibility for home owner/residential tenant claims:

- **Principal residence** is defined as a residence occupied by the applicant as their primary home and where the majority of their personal effects are located. To be eligible as a home owner, the applicant must have received, or been eligible to receive, the Home Owner's Grant for the affected residence in the year in which the disaster occurred, and must be listed as the registered owner on the current certificate of title.
- A **tenant** is defined as a person(s) who occupies a residence in exchange for a monthly fee but who is not the registered owner of the property. A tenant may claim for the damage or loss of personal effects that were in their principal residence and were owned by, and required for, the tenant or any of the other permanent residents of the structure. The *owner* of the structure may claim for structural damage under the small business category but must qualify as a "small business owner," as defined under the Compensation and Disaster Financial Assistance Regulation, to receive assistance.

3.2 Limitations on Losses Covered

The following limitations apply to claims by home owners/tenants:

- a. Only items to replace or restore the necessities of life will be considered.
- b. Items claimed as necessities will be restricted in number to the needs of permanent occupants only.

3.3 Claimable Items

The items listed below are claimable, provided they meet the "General Terms and Conditions" outlined in Section 2.3 and the "Limitations" above. The list of claimable items is not all-inclusive, also see Section 2.5.

- a. Repair to or replacement of eligible personal effects, including:
 - i. kitchen/dining room a stove, refrigerator, table and chairs, electrical appliances, table service and kitchen utensils, cleaning supplies and equipment, drapes and curtains, and floor coverings,
 - ii. living room hide-a-bed or chesterfield and/or loveseat, chairs, tables, lamps, floor coverings, drapes and curtains, a television, and a radio or a stereo system,
 - iii. bedroom bedding, bedroom suites, box springs and mattresses, lamps, floor coverings, drapes and curtains,
 - iv. bathroom floor coverings, curtains, towels and toiletries,
 - v. laundry room a washer, a dryer, an iron, an ironing board, laundry supplies, curtains and floor coverings,
 - vi. miscellaneous clothing, household tools, prescription medicines, a sewing machine, a vacuum cleaner, a telephone, a mirror, a freezer, freezer food and root vegetables stored in a root cellar, and
 - vii. specialized clothing, tools or equipment that are required for the applicant's current trade or profession and are essential for the applicant's ability, at the time of the claim, to earn the applicant's livelihood.

4.0 INFORMATION SPECIFIC TO SMALL BUSINESS OWNERS

4.1 Eligibility

To qualify as an eligible small business

- the business must be managed by the owner on a day-to-day basis,
- the business must be the owner 's major source of income,
- the business must have gross sales of less than \$1 million per year and employ less than 50 employees at any one time, and
- the owner must demonstrate that, without the claimed assistance, the future of the business could be placed in financial jeopardy. Financial jeopardy is defined as when the assistance payment to repair the damage would exceed 10 percent of the net income of the business.

4.2 Limitations on Losses Covered

The following limitations apply to small business owner claims:

- a. Only uninsurable items essential to the operation of the business will be considered.
- b. A commercial tenant that occupies rented or leased space in exchange for a monthly fee, but who is not the registered owner of the property, may not claim for structural repair to or replacement of business structures. The *owner* of the structure may claim for structural damage but would have to qualify on her/his own under the small business category to receive assistance.
- c. Loss of wages or business operation income or loss of business opportunity is not eligible.

4.3 Claimable Items

The items listed below are claimable, provided they meet the "General Terms and Conditions" outlined in Section 2.3 and the "Limitations" above. The list of claimable items is not all-inclusive, also see Section 2.5.

- a. Structural repair to or replacement of eligible business structures, including:
 - i. parking areas, pumps, services and connections, and space and water heating equipment.
- b. Repair to or replacement of eligible business materials, including:
 - i. books and papers required to carry out the business,
 - ii. tools and equipment essential to the business,
 - iii. business furnishings, and
 - iv. inventory at replacement cost.

5.0 INFORMATION SPECIFIC TO CHARITABLE ORGANIZATIONS

5.1 Eligibility

To qualify as an eligible charitable organization applicant, it must be a not-for-profit *charitable* organization that:

- in the opinion of the Minister, provides a benefit or service to the community at large,
- has been in existence for at least 12 months, and
- is registered under the British Columbia *Society Act*.

5.2 Limitations on Losses Covered

The following limitations apply to charitable organization claims:

- a. Only items essential to the operation of the charitable organization.
- b. The charitable organization that occupies donated, rented or leased space in exchange for a monthly fee, but who is not the registered owner of the property, may not claim for structural repair to or replacement of occupied structures. The *owner* of the structure may claim for structural damage but would have to qualify on his/her own, under the appropriate claim category, to receive assistance.

5.3 Claimable Items

The items listed below are claimable, provided they meet the "General Terms and Conditions" outlined in Section 2.3 and the "Limitations" above. The list of claimable items is not all-inclusive, also see Section 2.5.

- a. Structural repair to or replacement of eligible charitable or volunteer structures, including:
 - i. outbuildings essential to the operation of the organization.
- b. Repair to or replacement of eligible charitable or volunteer materials, including:
 - i. business books, papers, tools, equipment, and furnishings essential to the operation of the organization, and
 - ii. inventory for sale, at replacement cost.

6.0 INFORMATION SPECIFIC TO FARM OWNERS

6.1 Eligibility

To qualify as an eligible farm:

- the farm operation must be identified in the current assessment of the BC Assessment Authority as a developing or established agricultural operation,
- the farm operation must be owned and operated by a person whose full-time employment or livelihood is made as a farmer,
- the farm operation must be the means by which the owner(s) derives the majority of that person's income, based on gross income from all sources,
- the owner must demonstrate that, without the claimed assistance, the future of the farm operation could be placed in financial jeopardy. Financial jeopardy is defined as when the assistance payment to repair the damage would be greater than 10 percent of the net income of the farm operation,
- a farmer that farms leased land in exchange for a monthly fee, but who is not the registered owner of the land, may not claim for damage to the leased land. The *owner* of the land may claim for damage but would have to qualify on her/his own under the small business category to receive assistance, and
- if a farm operation is incorporated, the small business eligibility criteria will also apply.

6.2 Limitations on Losses Covered

The following limitations apply to farm owner claims:

- a. Only items essential to the operation of the farm will be considered.
- b. Assistance is restricted to actual uninsurable property and or damage to land that was in production or being left fallow in accordance with good farming practices. Loss of income due to loss of production or market is not eligible.
- c. Generally crops are not eligible for DFA because BC's Ministry of Agriculture has established programs such as Production Insurance and AgriStability to assist farmers.

6.3 Claimable Items

The items listed below are claimable, provided they meet the "General Terms and Conditions" outlined in Section 2.3 and the "Limitations" above. The list of claimable items is not all-inclusive, also see Section 2.5.

- a. Structural repair to or replacement of eligible farm structures, including:
 - i. filling and levelling to restore essential access to fields and outbuildings,
 - ii. parking areas, pumps, services and connections and space and water heating equipment essential to farm operations, and
 - iii. fences on working farms where livestock is kept, excluding ornamental fences.
- b. Repair to or replacement of eligible farm materials including:
 - i. harvested crops for which insurance was not available in British Columbia and for which no other government financial aid or program exists,
 - ii. farm machinery that was not insurable,
 - iii. bedding, pesticides, mulch, feed, seed and product losses including fertilizers, biocides, hormones and supplements essential to farm operations, and
 - iv. livestock and poultry essential to farm operations.
- c. Cleanup and Disinfect:
 - i. restoration of farmland to a workable condition, including, without limitation, removal of debris, replacement of topsoil, restoration of fertility by manure or commercial fertilizer and land levelling where land gouging or surface erosion has occurred, provided that the cost of restoration does not exceed the previous assessed value of the land unit being restored and that the land was, before the occurrence of the disaster, in production or was being left fallow in accordance with good farming practices, and
 - ii. use of own equipment, excluding depreciation costs, at rates listed in the BC Equipment Rental Rate Guide plus fuel and lubricants not included in the rates listed in that guide.



BC ASSESSMENT

Farm - Single Family Dwelling & Outbuilding Damage Questionnaire

Severe floods and landslides affected parts of British Columbia in November 2021, generating substantial property damage. BC Assessment understands that it is a difficult and stressful time for impacted property owners. We are here to help by ensuring 2022 property assessments and taxes accurately reflect your property's condition.

Section 10(3)(c.1) of the *Assessment Act* permits amendment of a property assessment if a home is substantially damaged or destroyed between November 1 and December 31, and cannot be reasonably repaired by December 31.

The following questionnaire will assist in determining if Section 10(3)(c.1) applies to your property. If you have questions or require assistance in filling it out, please email us at weather@bcassessment.ca or call 1-866-valueBC (825-8322), ext. 00500.

Please provide the following contact and property information:

Contact Information

Contact Name:			
Phone Number:			
Email Address:			
Property Information			
Area:		Jurisdiction (i.e. City):	
Roll Number:			
Property Address:			

Note: Area, Jurisdiction, and Roll Number can be found in the top right hand box of your assessment notice.

On December 31, 2021, was your home repairable, or was it damaged to the point that it was uninhabitable and/or unusable?

☐

Repairable

☐

Uninhabitable and/or unusable

Please provide a short description of the damage to your home.

If **repairable**, please send the necessary remediation costs, including contractor's quote, photos of the damage, and this questionnaire to weather@bcassessment.ca. If you do not have a contractor quote for all buildings damaged, please complete **Page 2 & 3** of this questionnaire.

When are you planning to have the damage repairs completed? _____



BC ASSESSMENT

Farm - Single Family Dwelling Damage Questionnaire

Please complete the questionnaire below based on the condition of your dwelling as of December 31, 2021.

Significant Damage	Indicate (X) any applicable items damaged	Additional Notes
<i>E.g.: Bathroom 2 Damage</i>	<input checked="" type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	<i>e.g. Had 2 feet of water from flood</i>
Number of Floors Damaged	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Kitchen	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters	
Bathroom 1	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	
Bathroom 2	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	
Bathroom 3	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	
Bathroom 4	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	
Carpet/Flooring Damage	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Insulation	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Plumbing Repairs	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Electrical Wiring Repair	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Heating Repairs	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Interior Paint	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Interior Walls Needing Replacement	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Exterior Walls/ Doors/Windows Needing Replacement	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Exterior Paint/Siding	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Roof Damage	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial (if partial, provide approx. percentage)	
Garage	<input type="checkbox"/> Yes <input type="checkbox"/> No	



BC ASSESSMENT

Farm – Farm Outbuildings Damage Questionnaire

Please complete the questionnaire below based on the condition of your farm outbuildings that were damaged as of December 31, 2021.

Significant Damage	Condition	Use	Type of Damage	Area (sq.ft)	Repairs to be Completed	Additional Information
<i>E.g. Outbuilding 1</i>	<input checked="" type="checkbox"/> Repairable <input type="checkbox"/> Unusable	<i>Barn for livestock</i>	<i>Exterior & interior walls and electrical</i>	<i>10,000 sq.ft & one storey</i>	<i>Spring 2022</i>	<i>8 feet of water inside building</i>
Outbuilding 1	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					
Outbuilding 2	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					
Outbuilding 3	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					
Outbuilding 4	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					
Outbuilding 5	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					
Outbuilding 6	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					
Outbuilding 7	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					

If you require additional space, please attach additional pages, and provide information relevant to the outbuilding(s).

Please email this questionnaire along with **photos** of the damaged building(s) to weather@bcassessment.ca.

By submitting this questionnaire, I confirm that I am an owner of the property (or designated representative), and that the information submitted is true, accurate and complete.

A member of the Emergency Weather Response Team will contact you within two business days of receiving your information to acknowledge receipt. If you do not receive a response indicating completion of a review of your assessment, you may file an appeal of your 2022 assessment on or before January 31, 2022.

The personal information requested on this form is collected under section 15(2), 16(2), 17(1), 17(2), and/or 24(10) of the *Assessment Act* and under section 26 of the *Freedom of Information and Protection of Privacy Act (FOIPPA)* for the purposes set out in the *Assessment Act* and Regulations, the *Assessment Authority Act*, and related purposes. If you have questions about the collection, use or disclosure of your personal information, please contact BC Assessment's Privacy Officer & Manager, Information Access, by mail (400 - 3450 Uptown Blvd., Victoria, BC V8Z 0B9) or telephone (1-866-825-8322).



BC ASSESSMENT

Commercial Property - Commercial Building Damage Questionnaire

Severe floods and landslides affected parts of British Columbia in November 2021, generating substantial property damage. BC Assessment understands that it is a difficult and stressful time for impacted property owners. We are here to help by ensuring 2022 property assessments and taxes accurately reflect your property's condition.

Section 10(3)(c.1) of the *Assessment Act* permits amendment of a property assessment if a building is substantially damaged or destroyed between November 1 and December 31, and cannot be reasonably repaired by December 31.

The following questionnaire will assist in determining if Section 10(3)(c.1) applies to your property. If you have questions or require assistance in filling it out, please email us at weather@bcassessment.ca or call 1-866-valueBC (825-8322), ext. 00500.

Please provide the following contact and property information:

Contact Information

Contact Name:	
Phone Number:	
Email Address:	

Property Information

Area:		Jurisdiction (i.e. City):	
Roll Number:			
Property Address:			

Note: Area, Jurisdiction, and Roll Number can be found in the top right hand box of your assessment notice.

On December 31, 2021, was your building repairable, or was it damaged to the point that it was unusable?

☐ Repairable ☐ Unusable

Please provide a short description of the damage to your building.

If **repairable**, please send the necessary remediation costs, including contractor's quote, photos of the damage, and this questionnaire to weather@bcassessment.ca. If you do not have a contractor quote for buildings damaged, please complete **Page 2** of this questionnaire.

When are you planning to have the damage repairs completed? _____



BC ASSESSMENT

Commercial Property – Building Damage Questionnaire

Please complete the questionnaire below based on the condition of your building(s) that were damaged as of December 31, 2021.

Significant Damage	Condition	Use	Type of Damage	Area (sq.ft)	Repairs to be Completed	Additional Information
<i>e.g. Commercial Building</i>	<input checked="" type="checkbox"/> Repairable <input type="checkbox"/> Unusable	<i>Retail store</i>	<i>Flooring, interior & exterior walls</i>	<i>1,000 sq.ft</i>	<i>Spring 2022</i>	<i>e.g. 3 feet of water inside building</i>
Commercial Building 1	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					
Commercial Building 2	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					
Commercial Building 3	<input type="checkbox"/> Repairable <input type="checkbox"/> Unusable					

Please provide any other details on the repairs required to the building(s).

If you require additional space, please attach additional pages, and provide information relevant to the building(s).

*Please email this questionnaire along with **photos** of the damaged building(s) to weather@bcassessment.ca.*

By submitting this questionnaire, I confirm that I am an owner of the property (or designated representative), and that the information submitted is true, accurate and complete.

A member of the Emergency Weather Response Team will contact you within two business days of receiving your information to acknowledge receipt. If you do not receive a response indicating completion of a review of your assessment, you may file an appeal of your 2022 assessment on or before January 31, 2022.

The personal information requested on this form is collected under section 15(2), 16(2), 17(1), 17(2), and/or 24(10) of the *Assessment Act* and under section 26 of the *Freedom of Information and Protection of Privacy Act (FOIPPA)* for the purposes set out in the *Assessment Act* and Regulations, the *Assessment Authority Act*, and related purposes. If you have questions about the collection, use or disclosure of your personal information, please contact BC Assessment's Privacy Officer & Manager, Information Access, by mail (400 - 3450 Uptown Blvd., Victoria, BC V8Z 0B9) or telephone (1-866-825-8322).



BC ASSESSMENT

Residential - Single Family Dwelling Damage Declaration

Severe floods and landslides affected parts of British Columbia in November 2021, generating substantial property damage. BC Assessment understands that it is a difficult and stressful time for impacted property owners. We are here to help by ensuring 2022 property assessments and taxes accurately reflect your property's condition.

Section 10(3)(c.1) of the *Assessment Act* permits amendment of a property assessment if a home is substantially damaged or destroyed between November 1 and December 31, and cannot be reasonably repaired by December 31.

The following questionnaire will assist in determining if Section 10(3)(c.1) applies to your property. If you have questions or require assistance in filling it out, please email us at weather@bcassessment.ca or call 1-866-valueBC (825-8322), ext. 00500.

Please provide the following contact and property information:

Contact Information

Contact Name:			
Phone Number:			
Email Address:			
Property Information			
Area:		Jurisdiction (i.e. City):	
Roll Number:			
Property Address:			

Note: Area, Jurisdiction, and Roll Number can be found in the top right hand box of your assessment notice.

On December 31, 2021, was your home repairable, or was it damaged to the point that it was uninhabitable and/or unusable?

☐

Repairable

☐

Uninhabitable and/or unusable

Please provide a short description of the damage to your home.

If **repairable**, please send the necessary remediation costs, including contractor's quote, photos of the damage, and this questionnaire to weather@bcassessment.ca. If you do not have a contractor quote, please complete **Page 2** of this questionnaire.

When are you planning to have the damage repairs completed? _____



BC ASSESSMENT

Residential - Single Family Dwelling Damage Questionnaire

Please complete the questionnaire below based on the condition of your dwelling as of December 31, 2021.

Significant Damage	Indicate (X) any applicable items damaged	Additional Notes
<i>E.g.: Bathroom 2</i>	<input checked="" type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	<i>e.g. Had 2 feet of water from flood</i>
Number of Floors Damaged	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Kitchen	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters	
Bathroom 1	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	
Bathroom 2	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	
Bathroom 3	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	
Bathroom 4	<input type="checkbox"/> Floor <input type="checkbox"/> Cabinets <input type="checkbox"/> Counters <input type="checkbox"/> Fixtures	
Carpet/Flooring	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Insulation	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Plumbing Repairs	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Electrical Wiring Repair	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Heating Repairs	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Interior Paint	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Interior Walls Needing Replacement	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Exterior Walls/ Doors/Windows Needing Replacement	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Exterior Paint/Siding	<input type="checkbox"/> Main (1 st) <input type="checkbox"/> Upper (2 nd) <input type="checkbox"/> Basement	
Roof Damage	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial (if partial, provide approx. percentage)	
Garage	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Please email this questionnaire along with **photos** of the damaged building(s) to weather@bcassessment.ca.

By submitting this questionnaire, I confirm that I am an owner of the property (or designated representative), and that the information submitted is true, accurate and complete.

A member of the Emergency Weather Response Team will contact you within two business days of receiving your information to acknowledge receipt. If you do not receive a response indicating completion of a review of your assessment, you may file an appeal of your 2022 assessment on or before January 31, 2022.

The personal information requested on this form is collected under section 15(2), 16(2), 17(1), 17(2), and/or 24(10) of the *Assessment Act* and under section 26 of the *Freedom of Information and Protection of Privacy Act (FOIPPA)* for the purposes set out in the *Assessment Act* and Regulations, the *Assessment Authority Act*, and related purposes. If you have questions about the collection, use or disclosure of your personal information, please contact BC Assessment's Privacy Officer & Manager, Information Access, by mail (400 - 3450 Uptown Blvd., Victoria, BC V8Z 0B9) or telephone (1-866-825-8322).



PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Home Owner or Residential Tenant

Tab to move forward between fields, or print and complete.

PLEASE CHECK APPROPRIATE BOX or boxes:

☐ Home Owner ☐ Residential Tenant

Please refer to the DFA Guidelines for further program information.

The application deadline is 90 days from the date DFA was authorized.

Please check our [website](#) or call toll free 1-888-257-4777 to verify the application deadline for this event.

Indigenous Status (First Nation, Inuit, or Metis): ☐ YES or ☐ NO **On First Nations Reserve?** ☐ YES or ☐ NO

Name of First Nations Reserve:

APPLICANT INFORMATION (Required)

Name(s) [Last, First, Initial]		Date of Damage	
		6/2/21	
Damaged Property Address Street		City/Town	Province Postal Code
Mailing Address (If different from damaged property address) Street		City/Town	Province Postal Code
Residence Telephone Number () -	Cellular Telephone Number () -	E-mail Address (Correspondence will be sent to this address)	
Alternate contact name and telephone number where you can be reached (if applicable)			
() -			

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	() -
	() -

DAMAGED PROPERTY INFORMATION (Required)

Cause of Damage/Loss	Manufactured Home?
<input type="checkbox"/> Flooding <input type="checkbox"/> Landslide <input type="checkbox"/> Windstorm <input type="checkbox"/> OTHER:	<input type="checkbox"/> YES or <input type="checkbox"/> NO
Brief Description of Damage/Loss (See Appendix A for cleanup hours, Appendix B for damaged items)	

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Home Owner or Residential Tenant

MANDATORY INFORMATION – Failure to complete this section may result in your application being assessed as not eligible.

Do you have insurance coverage for the damage/loss that incurred?	<input type="checkbox"/>	YES or	<input type="checkbox"/>	NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	<input type="checkbox"/>	YES or	<input type="checkbox"/>	NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	<input type="checkbox"/>	YES or	<input type="checkbox"/>	NO
Excluding luxury/non-essential items and landscaping, do your losses total more than \$1,000?	<input type="checkbox"/>	YES or	<input type="checkbox"/>	NO
Were you evacuated during the event?	<input type="checkbox"/>	YES or	<input type="checkbox"/>	NO
If yes, when did you return to the residence?	Date:			
Are you now residing in the residence?	<input type="checkbox"/>	YES or	<input type="checkbox"/>	NO

List the names of all full-time occupants who resided in the home at the time of the event:

APPENDIX A – CLEAN UP LOG – (Not required with initial application, may be submitted at a later date) Please track, on a daily basis, the number of hours you, your family and friends spent on cleanup. For further information about cleanup and disinfection, please refer to [Recovering After a Flood](#) which is available on the [DFA website](#) or by contacting our office toll-free at 1-888-257-4777.

APPENDIX B – DAMAGE ASSESSMENT - list all items damaged or lost by room. Please have this available for the evaluator during the site visit.

If further items are identified after submitting your application, please keep a list of new items and have it available for the evaluator at the site visit. **You may also be required to provide additional documentation to support your application**

- ☐ A copy of a rental agreement or lease, if applicable (for residential tenant application).
- ☐ If you have invoices/receipts for cleanup or repairs, please have them available during the site meeting to help the evaluator identify eligible costs.

CONSENT TO COLLECT/RELEASE INFORMATION: I/We authorize Emergency Management BC (EMBC) to disclose all personal information that I/we provide to EMBC and that EMBC collects about me/us to other relief organizations and governments that are offering any assistance whatsoever as a result of this disaster. I/We give EMBC my/our permission to use my/our personal information to fully evaluate my/our post-disaster circumstances to determine my/our eligibility for disaster financial assistance. I/we give my consent to the exchange of information between EMBC (or its agent) and Provincial Government Ministries and Crown Corporations, to receive information and to verify that the information provided by myself/us is accurate. This consent is valid for one year from the date of signing.

I/We authorize BC Assessment to provide representatives from Emergency Management BC with confidential information about my property. This information will assist Emergency Management BC in assessing damages from the recent authorized DFA event.

Personal information on this form is collected under the authority of the *Emergency Program Act*. The information will be used to determine eligibility for Disaster Financial Assistance. If you have any questions about the collection of this information, contact Emergency Management BC. Personal information is protected from unauthorized use and disclosure in accordance with the *Freedom of Information and Protection of Privacy Act* and may be disclosed only as provided by that Act.

DECLARATION I/We do solemnly declare that the foregoing representative statements are to the best of my/our knowledge, information and belief, true in every particular detail, and I/we make this solemn declaration conscientiously, believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the *Canada Evidence Act*.

I/We understand that by signing this application I/we are confirming that any funds recovered through civil litigation or other sources that are attributable to eligible expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be repaid to the Province.

Signature of Applicant

Date (yyyy/m/day)

Signature of Applicant

Date (yyyy/m/day)

Print Name

Print Name

TO APPLY, PLEASE COMPLETE, SIGN AND RETURN THIS FORM TO:

E-mail: dfa@gov.bc.ca

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1

Telephone: 1-888-257-4777 (Toll Free) Fax: 250 952-5542

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Home Owner or Residential Tenant

APPLICANT NAME: _____

APPENDIX A

CLEANUP LOG

Please do not wait for the evaluator to arrive before beginning your clean up.

1. Where possible, applicant should take pictures of damaged contents.
2. For structural damage, if the repairs must be done before the evaluator arrives, please take pictures of the damage before it is repaired.
3. If you have rented or hired equipment or other suppliers to assist you with cleanup, keep receipts or invoices. You may provide these receipts to the evaluator during the site visit.
4. For further information about cleanup and disinfection, please refer to [Recovering After a Flood](#) which is available on the [DFA website](#) or by contacting our office toll-free at 1-888-257-4777.

Date (yyyy/m/day)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only

EMBC Office Use Only: DFA eligible hours worked _____ @ minimum wage = TOTAL \$ _____

**PRIVATE SECTOR APPLICATION FOR
DISASTER FINANCIAL ASSISTANCE (DFA)
Home Owner or Residential Tenant**

APPLICANT NAME: _____

APPENDIX B

[illegible]

APPENDIX B

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

**PRIVATE SECTOR APPLICATION FOR
DISASTER FINANCIAL ASSISTANCE (DFA)
Business, Farm Owner or Charitable Organization**

Tab to move forward between fields, or print and complete.

PLEASE CHECK APPROPRIATE BOX or boxes: ☐ Small Business Owner ☐ Farm Owner ☐ Charitable Organization

Please refer to the DFA Guidelines for further program information.

The application deadline is 90 days from the date DFA was authorized.

Note: Applications will not be accepted after the deadline.

Please check our [website](#) or call toll free 1-888-257-4777 to verify the application deadline for this event.

Indigenous Status (First Nation, Inuit, or Metis): ☐ YES or ☐ NO **On First Nations Reserve?** ☐ YES or ☐ NO

Name of First Nations Reserve:

APPLICANT INFORMATION (Required)

Name(s) <i>[Last, First, Initial]</i>		Date of Damage
Business, Farm or Organization Legal Name		Name of Contact Person
Damaged Property Address <i>Street</i>		<i>City/Town</i> <i>Province</i> <i>Postal Code</i>
Mailing Address (If different from damaged property address) <i>Street</i>		<i>City/Town</i> <i>Province</i> <i>Postal Code</i>
Residence Telephone Number () -	Cellular Telephone Number () -	E-mail Address <small>(Correspondence will be sent to this address)</small>
Alternate contact name and telephone number where you can be reached (if applicable) <div style="text-align: right;">() -</div>		

DAMAGED PROPERTY INFORMATION (Required)

Cause of Damage/Loss

☐ Flooding ☐ Landslide ☐ Windstorm ☐ OTHER:

Brief Description of Damage/Loss (See Appendix A for cleanup hours, Appendix B for damaged items)



PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Small Business, Farm Owner or Charitable Organization

Failure to complete Section A or B may result in your application being assessed as not eligible.

Section A

Small Business applicant:

- Is your business managed by all owners of the business on a day to day basis? ☐ YES or ☐ NO
- Is the income from the business the major source of income for all owners of the business? ☐ YES or ☐ NO
- Are the gross sales of the business less than \$1 million per year? ☐ YES or ☐ NO
- Does the business employ less than 50 employees at any one time? ☐ YES or ☐ NO

Section B

Farm Owner applicant:

- Is the farm operation identified in the current assessment of the British Columbia Assessment Authority as a developing or established agricultural operation? ☐ YES or ☐ NO
- Is the farm operation owned and operated by a person(s) who full-time employment is as a farmer? ☐ YES or ☐ NO
- Is the farm operation the means by which the owner(s) derives the majority of that person's income? ☐ YES or ☐ NO

Section C

You will be required to provide supporting documentation to support the above information and have it available for the evaluator during the site meeting.

- ☐ Written confirmation from your insurance broker/agent that you could not have purchased insurance to cover the loss to your small business, farm or charitable organization.
- ☐ A copy of a rental agreement or lease, if applicable.
- ☐ If you have invoices/receipts for cleanup or repairs, please have them available during the site meeting to help the evaluator identify eligible costs.

For Small Business and Farm Owner:

- ☐ The most recently filed financial statements (income statement and balance sheet) used for income tax purposes.
- ☐ The most recently filed complete corporate income tax return, with all supporting schedules.
- ☐ The most recently filed complete personal income tax returns for all owners, with all supporting schedules.
- ☐ Proof of ownership (Central Securities Register listing all shareholders or Partnership Agreement)

For Charitable Organizations:

- ☐ A listing of the Directors, including their contact and address information.
- ☐ Proof of the organization's registration (must include registration date) under the BC Society Act.
- ☐ A statement outlining the organization's structure and purpose, and any other documentation supporting how the organization meets the eligibility criteria for Disaster Financial Assistance.



PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Small Business, Farm Owner or Charitable Organization

APPENDIX A – CLEAN UP LOG – please track, on a daily basis, the number of hours you, your family and friends spent on cleanup. For further information about cleanup and disinfection, please refer to [Recovering After a Flood](#) which is available on the [DFA website](#) or by contacting our office toll-free at 1-888-257-4777.

APPENDIX B – DAMAGE ASSESSMENT - list all items damaged or lost by room.
If further items are identified after submitting your application, please keep a list of new items and have it available for the evaluator at the site visit.

CONSENT TO COLLECT/RELEASE INFORMATION: I/We authorize Emergency Management BC (EMBC) to disclose all personal information that I/we provide to EMBC and that EMBC collects about me/us to other relief organizations and governments that are offering any assistance whatsoever as a result of this disaster. I/We give EMBC my/our permission to use my/our personal information to fully evaluate my/our post-disaster circumstances to determine my/our eligibility for disaster financial assistance. I/we give my consent to the exchange of information between EMBC (or its agent) and Provincial Government Ministries and Crown Corporations, to receive information and to verify that the information provided by myself/us is accurate. This consent is valid for one year from the date of signing.

I/We authorize BC Assessment to provide representatives from Emergency Management BC with confidential information about my property. This information will assist Emergency Management BC in assessing damages from the recent authorized DFA event.

Personal information on this form is collected under the authority of the *Emergency Program Act*. The information will be used to determine eligibility for Disaster Financial Assistance. If you have any questions about the collection of this information, contact Emergency Management BC. Personal information is protected from unauthorized use and disclosure in accordance with the *Freedom of Information and Protection of Privacy Act* and may be disclosed only as provided by that Act.

DECLARATION I/We do solemnly declare that the foregoing representative statements are to the best of my/our knowledge, information and belief, true in every particular detail, and I/we make this solemn declaration conscientiously, believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the *Canada Evidence Act*.

I/We understand that by signing this application I/we are confirming that any funds recovered through civil litigation or other sources that are attributable to eligible expenses, up to a maximum amount of what I/we have received under DFA for those expenses, must be repaid to the Province.

Signature of Applicant

Date (yyyy/m/day)

Signature of Applicant

Date (yyyy/m/day)

Print Name

Print Name

TO APPLY, PLEASE COMPLETE, SIGN, AND RETURN THIS FORM TO:

E-mail: dfa@gov.bc.ca

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1

Telephone: 1-888-257-4777 (Toll Free) Fax: 250 952-5542



**PRIVATE SECTOR APPLICATION FOR
DISASTER FINANCIAL ASSISTANCE (DFA)
Small Business, Farm Owner or Charitable Organization**

APPLICANT NAME: _____

APPENDIX A

CLEANUP LOG

Your cleanup will probably begin before the evaluator arrives...

1. Where possible, damaged contents should not be thrown away until the evaluator arrives. If items must be thrown away, the applicant should take pictures of the items.
2. For structural damage, if the repairs must be done before the evaluator arrives, please take pictures of the damage before it is repaired.
3. If you have rented or hired equipment or other suppliers to assist you with cleanup, keep receipts or invoices. You may provide these receipts to the evaluator during the site visit.
4. For further information about cleanup and disinfection, please refer to [Recovering After a Flood](#) which is available on the [DFA website](#) or by contacting our office toll-free at 1-888-257-4777.

Date (yyyy/m/day)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only

EMBC Office Use Only: DFA eligible hours worked _____ @ minimum wage = TOTAL \$ _____

**PRIVATE SECTOR APPLICATION FOR
DISASTER FINANCIAL ASSISTANCE (DFA)
Small Business, Farm Owner or Charitable Organization**

APPLICANT NAME: _____

APPENDIX B

[illegible]

**PRIVATE SECTOR APPLICATION FOR
DISASTER FINANCIAL ASSISTANCE (DFA)
Small Business, Farm Owner or Charitable Organization**

APPLICANT NAME: _____

APPENDIX B

[illegible]