

APPLYING FOR FINANCIAL HELP AFTER A DISASTER

General Information



Following a disaster, the provincial government may declare the event eligible for Disaster Financial Assistance (DFA). Once declared, the DFA program may compensate individuals for essential uninsurable losses.

WHAT KIND OF HELP CAN I GET?

The DFA program provides financial assistance to replace or restore items that are essential to your home, livelihood or community service.

It does **not** pay for:

- Loss or damage for which you could have obtained insurance
- Recreational or seasonal residences
- Luxury goods
- Land that has been lost through erosion
- Landscaping

HOW MUCH HELP IS AVAILABLE?

You can get detailed information in the [Disaster Financial Assistance Guidelines](#) or by e-mail at dfa@gov.bc.ca or by phoning toll free within BC at 1-888-257-4777.

In general:

- If your claim is accepted, DFA will compensate you for 80 percent of the total eligible damage that exceeds \$1,000 to a maximum claim of \$300,000.
- Your claim cannot exceed the cost to replace or repair essential items and property to their immediate pre-disaster condition.

AM I ELIGIBLE FOR DFA ASSISTANCE?

You are eligible for DFA assistance if items essential to your principal residence, business, farm, or charitable organization have been damaged in an eligible disaster, and if you are a:

- Home owner or residential tenant (renter)
- Small business or farm owner
- Charitable organization
- Local government

You can submit an application in more than one category, such as for your home and for your small business.

If you are a landlord, you must qualify as a small business according to DFA Regulation in order to receive assistance.

You can only apply for assistance under the farm and small business owner category if the farm or business is the primary source of income for all the owners collectively.

Large businesses and Crown Corporations are not eligible.

HOW DO I APPLY?

Once Disaster Financial Assistance has been approved for a disaster, follow these steps:

1. **Review DFA Guidelines for eligibility.**
2. **Complete a DFA application, available on the [website](#), by e-mail at dfa@gov.bc.ca or by phoning toll free within BC at 1-888-257-4777.**

Eligible applicants will be contacted by a DFA evaluator who will visit you to review the damage and complete an evaluation report.

The evaluator will submit this report to EMBC for final adjudication of your claim. If your claim is accepted, you will receive a settlement payment.

Printed copies of this and other brochures are available at all Emergency Management BC locations and from our [website](#).