Disaster Financial Assistance

UBCM Electoral Area Director's Forum February 6th, 2025





Overview of Presentation

- What is Disaster Financial Assistance (DFA)
- DFA Declaration Process
- Funding Streams
- Eligible Expenses
- Applying for DFA
- Completing Recovery Works
- Program Changes and Replacing the CDFAR
- Question and Answer



What is DFA?

- Disaster Financial Assistance (DFA) is a provincially administered recovery program aimed at helping communities, individuals, businesses, farms, and charitable organizations cover uninsurable losses from eligible disaster events.
- DFA's intent is to provide assistance in the aftermath of **largescale**, **unforeseen disasters** that affect multitudes of individuals, businesses, farms, and non-profits and/or impose significant financial burden on local government and/or Indigenous Governing Bodies.
- If declared, the province will specify the eligible streams and geographic areas able to apply.



DFA Declaration Process

- Following a disaster, EMCR staff will conduct a review of the event, in line with Policy 5.09, to determine if the event has met the required criteria to be declared DFA eligible.
- The policy indicates that consideration for declaring an event can be made if three or more indicators are met. These indicators include:
 - damages exceeding \$1-million
 - a Band Council resolution or declaration of a local or provincial state of emergency
 - 10 or more eligible structures were damaged
- In effort to better inform the consideration of a declaration, the Ministry is developing a new form for communities to collect information on private and public sector damages.

Funding Streams

DFA has two streams

- **DFA Private** eligible individuals, businesses, farms, and charitable organizations can receive **up to \$400,000** at a reimbursement rate of **80%**
- **DFA Public** eligible local governments and First Nations communities on reserve can receive **up to 95%** reimbursement for eligible infrastructure repairs



DFA Public Eligible Expenses

Funding may be provided to cover	By regulation, we can't cover
Rebuilding or replacing essential public infrastructure to its pre-disaster condition	Enhancements or betterments beyond pre-event functionality unless required by code or by-law
Repair or replacement of essential materials	Preventative measures to guard against future damages
Debris removal	Repairs or replacement of infrastructure where there is no proof of ownership/title/rights or structures that were not maintained pre-event
Insurance deductibles	Eroded or damaged land, except essential access routes
Inspection, appraisal, planning, and design costs	Landscaping
Administrative costs up to 10% of total project costs	Temporary works



Applying for DFA

- The "DFA for Communities" webpage lists any eligible events
- Communities need to complete a one-page application
- Upon approval, a DFA Team Lead will reach out to schedule a call focused on next steps
- Staff are available to answer any questions and can be reached at DFA.Public@gov.bc.ca

DFA event details	
Geographic area (subject to change)	Those impacted by overland flooding following recent disaster or emergency event(s) may be eligible to apply for disaster financial assistance. • City of Port Coquitlam • City of Coquitlam • City of North Vancouver • District of West Vancouver • District of North Vancouver • Squamish First Nation • Village of Anmore • City of Port Moody • City of Surrey
Type of event	Overland flooding
Date of event	October 18, 2024 – October 20, 2024
90-day deadline for applications	March 13, 2025



Completing Recovery Works

- Communities will need to prepare Infrastructure Cost Recovery Plans (ICRP), outlining recovery project works for DFA approval.
- Upon approval, communities can move forward with completing recovery works in line with the ICRP.
- Once completed, communities prepare Claim Submissions for DFA program review and if approved, reimbursement.
- Templates of both the ICRP and Claim Submission form are available on the website.
- If at any point in the process, DFA renders a final determination that the community does not agree with, the community has an option to file an appeal. Appeals are handled by a separate EMCR team and will be adjudicated based on the order received.



Program Changes

- Combined Funding Policy
- Development of an Advanced Payment policy
- Community Recovery Teams
- Community Recovery Guide
- Changes to the Federal Disaster Financial Assistance Arrangements
- Development of a new regulation to replace the Compensation and Disaster Financial Assistance Regulation

Any Questions?



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