

Disaster Financial Assistance has been declared for

- Regional District Central Kootenay - including all first nation communities, electoral areas and municipalities within the geographic boundaries of this regional district
- Regional District East Kootenay - including all first nation communities, electoral areas and municipalities within the geographic boundaries of this regional district
- Regional District Kootenay Boundary – Electoral Areas C, D, and E - including all first nation communities and municipalities within the geographic boundaries of these electoral areas

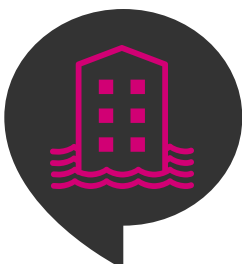
People affected by major flooding damage in the Southeast Region from May 18-June 1, 2020 are encouraged to submit their application as soon as possible. The deadline for EMBC to receive this form is September 28, 2020

Information about Disaster Financial Assistance is available on the DFA web site at <http://www.gov.bc.ca/disasterfinancialassistance>. There you will find the DFA Application Form, 'Disaster Financial Assistance Guidelines for Private Sector', information bulletins about DFA and insurance and 'One Step at a time – A Guide to Disaster Recovery'.



What is DFA?

- Disaster Financial Assistance is a provincial program to help individuals and local governments recover from uninsurable disasters. DFA is administered by Emergency Management BC, part of the Ministry of Justice.
- The purpose of DFA is to provide assistance to individuals for their principal residence and to help small business/farm owners when their livelihood is at risk. The DFA program operates under the Emergency Program Act and the ensuing Compensation and Disaster Financial Assistance Regulation. The DFA program 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.



Settle down.



What is eligible for DFA?

- DFA can compensate individuals for 80% of eligible claims, after the first \$1,000 to a maximum claim of \$300,000.
- 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. Loss of land or damage to land (except for some farmland) is not eligible for DFA.
- Additional information about the DFA Program and specifics re eligible applicants, eligible losses and application process are available at:



Who is eligible for DFA?

Local Governments and individuals in the private sector in the following categories are eligible:

Homeowner

- 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 applicant 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.