



## Newfoundland and Labrador Disaster Financial Assistance Program (NL-DFAP)

### Frequently Asked Questions and Answers

#### What is the NL-DFAP?

The NL-DFAP is a basic financial assistance program intended to help individuals, small business owners (including farmers), not for profit organizations (including not for profit business cooperatives), and local governments meet the cost of disasters which exceed what they might reasonably be expected to bear on their own.

A disaster is defined as an abnormal event, such as a storm surge, flooding, landslide, hurricane or tropical storm that occurs in a defined geographical area and results in widespread damage that threatens the necessities of daily living and represents a burden to the affected communities and the province. It is not the result of negligence or deterioration of property and infrastructure.

The NL-DFAP must be read in combination with the federal government's Disaster Financial Assistance Arrangements (DFAA) Program which can be located at: <http://www.publicsafety.gc.ca/cnt/mrgnc-mngmnt/rcvr-dsstrs/gdlns-dsstr-ssstnc/index-eng.aspx>

#### Who can apply?

Individual homeowners, tenants, small business owners, not for profit organizations, local governments and provincial government departments can apply. See program criteria/guidelines included in the application package for more information on eligibility requirements and documentation required.

#### What does the NL-DFAP cover?

The program only covers essentials. The program covers costs associated with re-instating the necessities of life, including help to repair and restore damaged homes and replacing essential items such as appliances, etc. The program helps re-establish or maintain the viability of small businesses and working farms and repair, rebuild and restore public works and essential community services.

#### What is not covered under the NL-DFAP?

As the program only covers essentials, the list of what is not covered can be extensive. The following list while not exhaustive provides some general direction on what is **not** covered:

- Damage/loss which was reasonably insurable;
- Non-primary residence, such as summer homes, cabins;
- Recreational equipment, such as campers, travel trailers, ATVs, etc.;
- Private roads unless they provide access to a primary residence;
- Damage to large business (gross annual revenue greater than \$2 Million);
- Costs that are covered in whole or in part by another government program (e.g. crop insurance);
- Damage to property/structures caused by recurrent erosion; and
- Loss of income.

**What is an insurable peril/loss?**

Insurable peril/loss is a loss for which an insurance policy can be purchased (for example, sewer back-up, wind damage, food loss due to power outage).

**What is an uninsurable peril/loss?**

Uninsurable peril/loss is a loss for which an insurance policy cannot be purchased.

**How to apply?**

Applications can be accessed and completed on line or made available at the local government office. Applications can also be obtained by contacting FES-NL (see below) and requesting an application to be mailed. It should be noted that applications are only available when FES-NL has advised that an adverse event has been approved for consideration under the NL-DFAP.

**How long does it take to get assistance?**

Once an application is received at FES-NL, it is assessed for eligibility under the NL-DFAP. Eligible private sector applications are forwarded to the Canadian Independent Adjusters' Association and are assigned to an insurance adjuster, local government applications are forwarded to the Department of Municipal Affairs (MA). There are several factors which impact the length of time it takes to process and close a claim. These include but are not limited to:

- severity of the adverse event;
- the number of applications received;
- the availability of the applicant once contacted by the insurance adjuster/MA; and
- the choice made by the private sector applicant as to whether to take a cash settlement or have repairs completed by a contractor; and
- factors such as the type of repair required, time of year, availability of contractors, etc., may affect all eligible claims.

FES-NL makes best efforts to process claims in a timely manner.

**Who may I contact if I have other questions?**

Please contact FES-NL at 1-888-395-5611 or e-mail at: [NL-DFAP@gov.nl.ca](mailto:NL-DFAP@gov.nl.ca)