

Alberta Disaster Recovery Program Application process for small businesses and farms

Disaster recovery programs provide financial assistance for municipalities and their citizens who incur uninsurable loss and damage as a result of a disastrous event.

The first phase for any disaster recovery program (DRP) always focuses on residential applications to help people get their homes cleaned up as quickly as possible.

As the program continues, the focus shifts to the small business and agriculture applications. The process for these applications is somewhat different, so if you've applied personally under the DRP you'll notice some important differences.

WHAT'S INVOLVED

With small business or agricultural operations, the applications often involve multiple insurance companies, and require receipts. Applicants may also be busy because of the demands placed on them from their business. These things all contribute to the complexity of files and are the main reason small business and agriculture applications take longer to process.

Once your completed application is reviewed, it's screened for general eligibility. Uninsurable items that may be eligible for assistance could include: business premises and assets such as uninsurable equipment, store stock and supplies; eligible farm buildings; and fields and other essential uninsurable farm assets.

WHAT YOU NEED

It's important that you provide all receipts or paid invoices from contactors or suppliers for cleanup, repairs, and replacement of assets.

After reviewing your application, an evaluator will be assigned to the file. They arrange for an evaluation of your business within 30 days. The evaluation will be face-to-face, at which time any additional information needed is collected to complete the file. The evaluator's job is to provide the maximum eligible amount to an applicant.

The evaluation for a small business usually takes about four hours to complete, but complex files and agricultural evaluations may take longer.

A letter is generally issued 14 days after the evaluation, identifying how much initial assistance you will receive and if any additional assistance is coming. Payment is included with the letter.

Feel free to check the website of the Alberta Emergency Management Agency at www.aema.alberta.ca or call 1-888-671-1111.