

**Government
of Alberta** ■
Municipal Affairs

Alberta Disaster Assistance Guidelines

PRODUCED BY

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ALBERTA DISASTER ASSISTANCE GUIDELINES

In the event of a disaster, the Government of Alberta (GoA) can provide financial assistance to individuals, small businesses (including farming operations), not-for-profit organizations (including not-for-profit cooperatives), municipalities and government departments through a Disaster Recovery Program (DRP) administered by the Alberta Emergency Management Agency (AEMA).

The Alberta Disaster Assistance Guidelines have been developed by the AEMA in collaboration with provincial departments and agencies, as well as federal and non-government partners. The Guidelines support the administration of the province's DRP, which is designed, developed and delivered to provide financial assistance for uninsurable loss and damage caused by disasters and emergencies. These guidelines are intended to assist and guide the AEMA in the development, delivery and administration of DRPs. The *Emergency Management Act* and the Government Emergency Management Regulation confirm the AEMA as the coordinating agency for all DRPs.

These Alberta Disaster Assistance Guidelines come into effect upon the signing of Ministerial Order No. A:002/12.

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Part 1 – General Principles

1.1 Introduction

The Alberta Emergency Management Agency (AEMA) has developed the Alberta Disaster Assistance Guidelines (the Guidelines) for the administration of the province’s Disaster Recovery Program (DRP). This program is designed, developed and delivered to provide financial assistance to individuals, small businesses (including farming operations), not-for-profit organizations (including not-for-profit cooperatives), municipalities and government departments for uninsurable loss and damage caused by emergencies and disasters.

1.2 Principles

1.2.1 DRPs are intended to assist in:

- Providing or reinstating the basic essentials of life to individuals, including financial assistance to help repair and restore damaged homes;
- Re-establishing or maintaining the viability of small businesses and working farms; and
- Repairing, rebuilding and restoring public works and the essential community services specified in these Guidelines to their pre-disaster functional capabilities.

1.2.2 Only those losses and damages for which insurance was not readily and reasonably available at the time of the event are eligible for assistance. Eligible items include those considered essential to everyday life.

1.3 Purpose

The purpose of these Guidelines is to outline the terms and conditions for the administration of DRPs.

1.4 Application

DRPs are intended to address natural disasters and other emergencies resulting in extensive property damage or disruption of the delivery of essential goods and services. They do not include:

- a) Public order, civil disorder, criminal and terrorist acts, or international armed conflict; or
- b) Construction or development deficiencies that result in damages to property that have not experienced a natural disaster; or
- c) Forest, prairie, grass or wild fires, except where they pose a threat to urban and commercial developments, and then primarily for pre-emptive actions, evacuation and damaged infrastructure restoration undertaken by government authorities.

1.5 Federal Cost-sharing Process

1.5.1 The federal guidelines for the Disaster Financial Assistance Arrangements (DFAA) prescribe procedures that must be followed for the cost-sharing of DRPs. The federal guidelines stipulate that only provinces are eligible for disaster financial assistance. Federal assistance is available when Alberta’s eligible expenses incurred in carrying out its own programs are above \$1 per capita of the provincial population (as estimated by Statistics Canada to exist on July 1st in the calendar year of the disaster). Once the threshold is exceeded in any given event, the potential federal share of eligible expenses is determined by the following formula:

Eligible cost sharing of provincial expenses after per capita threshold met	Government of Canada share
First \$ (per capita)	0%
Next \$2 (per capita)	50%
Next \$2 (per capita)	75%
Remainder	90%

- 1.5.2 Requests for financial assistance under the federal DFAA must be made by the province within six months of the end of the event. The request takes the form of a letter from the Premier to the Prime Minister of Canada or from the Minister responsible for the *Emergency Management Act* to the Minister of Public Safety Canada. The period of the disaster (including the beginning and end dates) and the geographical areas included in the DRP should be defined in the letter.
- 1.5.3 Eligibility requirements for cost-sharing, accounting and auditing processes such as provisions for advance, interim and final payments are detailed in the federal DFAA.

1.6 Authority and Funding

- 1.6.1 These Guidelines are approved by the Minister responsible for the *Emergency Management Act* (Revised Statutes of Alberta 2000 – Chapter E-6.8) and are subject to the Ministerial discretion contained in Section 10 of the Disaster Recovery Regulation (Alberta Regulation 51/1994).
- 1.6.2 The Managing Director of the AEMA is delegated the authority to amend Schedules 1 and 2 of this Guideline.
- 1.6.3 DRP funding for financial assistance will be provided by way of an Order in Council made pursuant to Section 4(2)(a) of the *Fiscal Responsibility Act*.

Part 2 – Disaster Recovery Program Approval Process

2.1 Information Gathering

- 2.1.1 When a disaster or major emergency is imminent or has actually occurred in the province, the AEMA becomes aware of the circumstances through a variety of sources. These include internal reporting mechanisms, municipalities, other government departments and the media.
- 2.1.2 Such events are monitored by the AEMA with a view to gathering sufficient information to determine the nature and extent of loss and damage, its impact and what resources/assistance may be required.
- 2.1.3 Alberta Environment and Water, and municipalities are generally the best sources of information for their respective areas. In some instances, the nature and devastation of the event will be readily apparent from media coverage at the time of occurrence.
- 2.1.4 The AEMA will provide application forms to affected municipalities for the submission of timely and accurate information about the damage in their respective areas. If a program is approved, to be eligible for response or recovery payments under Part 4 of these Guidelines, the municipality must submit its application to the AEMA within **90 days** of the event.

2.2 Analysis

- 2.2.1 As data becomes available, concentrated efforts will be made by the AEMA to assess the need for a DRP, ensuring the timely establishment of programs.
- 2.2.2 The Disaster Recovery Committee (DRC), appointed under Section 5(1) of the *Emergency Management Act*, will review information relating to the severity of the event to determine whether or not the criteria for approval of a program outlined in Section 4.1 of the Disaster Recovery Regulation have been met:
 - The disaster has caused widespread damage to property; and
 - The cause of the disaster was extraordinary.
- 2.2.3 An event is considered extraordinary if it meets or exceeds the equivalent of a 1 in 25 year precipitation level in an urban area; a 1 in 50 year precipitation level in a rural area; or a 1 in 100 year stream flow for watercourses. This determination will be made through analysis of precipitation, stream flow data and taking into consideration any other extenuating circumstances.
- 2.2.4 Information on the event will be reviewed by the DRC to determine whether or not the criteria outlined in Section 9 of the Disaster Recovery Regulation has been met:
 - The damages, loss or costs could have been reasonably prevented.
 - Insurance for the damage, loss or costs was reasonably and readily available before the disaster or emergency occurred.
 - There is a substantial likelihood that the damage, loss or costs could be recovered through legal action.
 - The full amount of the damage, loss or costs is available under other GoA programs.
- 2.2.5 The DRC will provide its recommendation to the Minister concerning possible approval of a DRP.
- 2.2.6 If circumstances do not allow for the DRC to review the severity of an event, the Managing Director of AEMA may provide their recommendation directly to the Minister.

2.3 Approval

- 2.3.1 Pursuant to Section 4(1) of the Disaster Recovery Regulation, the Minister responsible for the *Emergency Management Act* may approve a DRP, if the Minister is satisfied that the disaster has caused widespread damage to property, and the cause of the disaster was extraordinary.
- 2.3.2 If the Minister approves a DRP, the Managing Director will administer the program in accordance with these Guidelines.
- 2.3.3 Required funding for a DRP must be approved by Treasury Board prior to the requirement to declare a disaster under Section 4(2)(a) of the *Fiscal Responsibility Act* is carried out. These steps must be initiated by AEMA as soon as possible to ensure a timely response to an event.

2.4 Notification

2.4.1 Program Approval

- 2.4.1.1 Once a DRP is approved, the AEMA will notify municipal applicants.
- 2.4.1.2 Notification may include issuance of a province-wide news release, advertising on a regional or local basis using broadcast and newspaper media, and direct contact particularly with municipalities and other government departments.
- 2.4.1.3 The wording of the notification should include a concise description of the program, the precise geographic area it covers and, if appropriate, instructions regarding the registration process.

2.4.2 Application Closure

- 2.4.2.1 Notification of the application closure date for municipal applicants will be made no less than 28 days prior to the actual deadline date.
- 2.4.2.2 Notification may include issuance of a province-wide news release, advertising on a regional or local basis using broadcast and newspaper media, and direct contact particularly with municipalities and other government departments.
- 2.4.2.3 The wording of the notification should include a concise description of the program, the precise geographic area it covers and, if appropriate, instructions regarding the registration process.

2.5 Administration

The AEMA, under the direction of its Managing Director, is responsible for administering DRPs on behalf of the GoA. This includes designing and delivering the programs, and facilitating and ensuring that appropriate resources are available so that program delivery is carried out in an effective and timely manner.

2.6 Registration

- 2.6.1 The registration process will facilitate the completion of signed documentation by individuals, small businesses (including farming operations) and not-for-profit organizations that are making an application under the program.
- 2.6.2 The AEMA staff will facilitate the process for municipalities and other government departments to provide information about losses and damage to infrastructure, as well as emergency operations costs incurred as a direct result of responding to the disaster or emergency.
- 2.6.3 When registration offices are opened, representatives from the municipalities involved, as well as subject matter experts that are knowledgeable about eligibility requirements of the program, will be included whenever possible.
- 2.6.4 Registration offices will be strategically located to ensure that residents are provided convenient access wherever possible.

- 2.6.5 Applications for assistance will be accepted from residents, tenants and small businesses (including farming operations and institutions) for a period of **90 days** from the date of program approval (date the Order in Council is approved). Any applications received after the 90 day application period will not be eligible for assistance.

2.7 Evaluation

- 2.7.1 The evaluation of loss and damage will be facilitated by the AEMA.
- 2.7.2 When evaluation specialists are required, suitably qualified personnel will be used.
- 2.7.3 Financial assistance will be based on evaluation calculations related to the pre-disaster functional condition of the lost or damaged property. If the magnitude of the program suggests the province might be eligible for federal cost sharing, the AEMA will ensure with the Regional Director of Public Safety Canada is initiated and maintained throughout the course of program delivery to ensure resolution of any cost-sharing issues that might surface.

2.8 Advance Payment

A municipality may request, in writing, an advance payment to address early requirements. These requests should contain supporting documentation, including actual interim expenditures and projected estimates. The total amount of the initial advance payment will not exceed 50 per cent of the total estimate of damages and emergency operations costs, as determined by the AEMA.

2.9 Closure

- 2.9.1 A limit of five years from program approval is in effect for completion of repairs and the submission of documentation to support applications for assistance for a residence, small business or institution.
- 2.9.2 A limit of five years from program approval is in effect for completion of projects and the submission of documentation to support an application for assistance from a municipality or government department.
- 2.9.3 A municipality or government department may request an extension from the Managing Director of AEMA, accompanied by the rationale for the extension and related statements of outstanding amounts and issues.
- 2.9.4 All outstanding claims from municipalities and government departments may be subject to program closure if a request is not received by the Managing Director of AEMA within the five-year time limit.

2.10 Final Payment

- 2.10.1 Once a DRP is officially closed, no additional requests for assistance will be considered. Final payment will be made based on receipt and review of all documents submitted by the applicant prior to the program closure.

2.11 Reconsideration

- 2.11.1 From time to time, issues may arise between applicants and the AEMA. Every reasonable effort will be made to resolve such issues at the most appropriate level within AEMA.
- 2.11.2 The Managing Director of AEMA is the final arbiter on behalf of the GoA.

Part 3 - General Eligibility Criteria

3.1 Basic Considerations

- 3.1.1 Payments made to applicants by insurance companies or through legal actions or financial assistance from other sources will not be duplicated by DRP assistance.
- 3.1.2 Contributions from recognized non-governmental organizations or those resulting from a special disaster-related fundraising drive can be used to support the cost of loss or damage that is ineligible under a DRP. If such contributions are used to support eligible expenditures, the contributions will be subtracted from the financial assistance for which the applicant would otherwise be eligible.
- 3.1.3 Private Sector refers to residences, small businesses (including farming operations) and not-for-profit organizations (including not-for-profit cooperatives).
- 3.1.4 Public Sector refers to municipalities and provincial government departments.

3.2 Insurance

- 3.2.1 Costs of restoring or replacing items that were insured or are insurable are generally not eligible.
- 3.2.2 Insurable means that insurance coverage for a specific hazard was available in the affected area at a reasonable cost prior to the event. Reasonable cost and availability will be determined by the AEMA. Where appropriate, the determination may be discussed with the Regional Director of Public Safety Canada, with a view to determining eligibility for cost-sharing under the federal DFAA.
- 3.2.3 Where insurance is not considered to be readily and reasonably available, but an applicant has obtained coverage and it can be clearly demonstrated that the applicant is worse off as a result of that decision, the applicant may be reimbursed for the difference of what the insurer paid as opposed to the greater eligible amount that would have been paid under the DRP. This determination will be made by AEMA.
- 3.2.4 Insurable water damage including sewer back-up, which is the entry of water into the premises through sanitary or storm sewers, is generally considered ineligible for assistance. The following exceptions may apply:
 - a) Where damage is due to flooding/groundwater seepage and insurable water damage, program assistance may be available if the insurer only pays for a portion of the loss or damage. The applicant may be reimbursed for the difference between what the insurer paid and the amount of eligible program funds that would have been paid for flood damage under the DRP, if insurable water damage had not occurred.
 - b) Where damage is due to both flooding/groundwater seepage and insurable water damage and the applicant does not carry water damage insurance, the applicant may be reimbursed for up to 50 per cent of the amount that would have been paid for flood damage under the DRP if the insurable water damage had not occurred.

3.3 Limitations to Assistance

- 3.3.1 The following are not eligible under DRPs:
 - a) Loss of income, wages, profits and/or revenue, loss of production or productivity, loss of opportunity, inconvenience, loss of asset or market value or market share and/or reduction of yield (e.g., crops, livestock or wood).
 - b) Losses or damages that are an ordinary or normal risk of a trade, calling or enterprise.
 - c) Legal and other costs associated with the settlements of estates of people killed in the course of a disaster.
 - d) Punitive damage awards by courts or out-of-court settlements.
 - e) Assistance to businesses other than small businesses as defined in these Guidelines.

- f) Financial assistance given to individuals, households, small businesses (including farming operations) and public infrastructure, physically located outside of the affected area.
- g) Interest on loans obtained for bridge financing or on late payments.

3.4 Loss due to Pre-emptive Action

- 3.4.1 In circumstances where danger to life, property and/or the environment was imminent and where instructions or orders were given by appropriate public authorities, costs for pre-emptive action may be eligible. This includes incremental public sector costs and significant out-of-pocket private sector costs that merit support; however, members of the public and private sectors are expected to take reasonable measures and absorb reasonable related costs to protect themselves and their property. Examples of eligible expenses include material costs of sandbagging in the event of a flood and measures taken to protect life and property when a forest fire threatens an urban area.
- 3.4.2 Pre-emptive measures taken by the private sector in the immediate pre-disaster period are not eligible, if for any reason a DRP is not approved.

3.5 Innovative Recovery Solutions

- 3.5.1 Any disaster recovery solution that reduces or prevents recurrence of damages up to an equivalent of the cost of repairing or replacing actual damaged facilities, will be considered for eligibility. Such solutions may include relocation to less disaster-prone areas, or buy-out and permanent removal of structures on vulnerable properties.

If it is of equal cost or less costly to implement a solution that would prevent recurrence of similar damages, such a solution may be considered eligible.

3.6 Repair and Restoration Costs

- 3.6.1 The actual costs required for repairing or restoring an item or facility to its immediate pre-disaster functional condition will be the *maximum* amount eligible as determined by the AEMA.
- 3.6.2 Proof of damage rather than proof of repair is generally the basis for evaluation of residential and individual loss and damage, such as contents and non-structural house damages.
- 3.6.3 Proof of repair is required for all public sector applications and private sector applications from small businesses, not-for-profit organizations and some residential applicants. Proof of repair is required for residential loss and damage to essential utilities, equipment or structural components.
- 3.6.4 In the case of permanent repairs or replacement to better than pre-disaster functional condition, the amount eligible may be no greater than the amount required for restoration, repair or replacement to the immediate pre-disaster functional condition as estimated by a technical authority acceptable to the AEMA. For example, in a situation where a single-lane bridge is destroyed, its replacement cost can be established and applied to the cost of replacing it with a two-lane bridge.
- 3.6.5 Additional repair or replacement costs required to meet current federal, provincial and municipal codes and standards for construction, access, fire and occupational safety are eligible.

3.7 Riverbank Stabilization

- 3.7.1 Repair and restoration of previously existing, constructed riverbank stabilization works (e.g., wooden bulwarks, rock gabions, placed-boulder embankments, rip-rap and similar protection works, revetments or concrete walls) are eligible.
- 3.7.2 Losses of private sector land due to erosion or channel course changes are not generally eligible for assistance. Erosion along water courses is ongoing. Although failure can be triggered by a specific natural event, it is usually a long-term degenerative process.

Part 4 - Public Sector Eligibility

In addition to the general eligibility considerations, the following criteria apply to the public sector.

4.1 Response

4.1.1 Response expenditures from the onset of the event to six months after its end are generally eligible. Exceptions to the time limit may be considered, on a case-by-case basis (e.g., if seasonal or other unavoidable delays extend damage assessment and stabilization operations beyond this period).

4.1.2. Eligible response costs may include:

- a) Delivery of emergency services to the affected population, including temporary relocation, shelter, food, potable water, clothing, rescue and transportation, and related social and inquiry services;
- b) Incremental costs of providing emergency medical care, treatment and evacuation, and return of casualties following a disaster;
- c) Incremental costs incurred to provide essential services, equipment, material and labour required to sustain the operability of public infrastructure;
- d) Incremental costs to provide short-term security measures in the affected area;
- e) Incremental costs to assess the safety of structures, including assessment of houses by a structural engineer;
- f) Short-term costs for setting-up and operating emergency operations centres, including the rental cost of temporary telecommunications equipment, facilities and services;
- g) Expenses and stipend payments associated with the use of volunteers registered with a recognized response agency in the response and initial recovery phases;
- h) Registration of displaced people (such as is done by recognized non-government organizations);
- i) Provision of mental and physical health counseling services to those affected by the disaster or its response. Such services include post-disaster critical incident stress management, counseling and other immediate post-incident psychological and health interventions;
- j) Provision of financial counseling services to those affected by the disaster or its response; and
- k) Costs associated with making public access and exit routes previously designated by the province or municipality safe.

4.1.3 The following response costs are not generally eligible:

- a) Regular salaries and wages;
- b) Normal operating expenses, including maintenance budgets of those involved in the response, including municipal and provincial government departments and agencies;
- c) Emergency service costs related to routine incident management functions, as opposed to incremental costs of responding to broader disaster consequences;
- d) Medical services delivered through the normal health infrastructure and resources (e.g., hospitals, clinics, ambulance services and its regular staff complements); or
- e) Long-term (over six months) health protection and treatment.

4.2 Recovery

4.2.1 Recovery expenditures from the onset of the event to the program closure are generally eligible. Exceptions to the time limit may be considered, on a case-by-case basis (e.g., if seasonal, regulatory or other unavoidable delays extend damage assessment and stabilization operations beyond this period).

4.2.2 Eligible recovery costs may include:

- a) Repairs or replacement to pre-disaster functional condition of GoA and municipal infrastructure and related equipment (see 4.3 for eligible road restoration costs);
- b) Restoration of, replacement of, or repairs to infrastructure directly related to the provision, distribution and treatment of potable water and sanitary sewage disposal;
- c) Costs of appraising and estimating damage, if they are additional to the work carried out by regular employees and occur within the immediate post-disaster period;
- d) The engagement of third parties for damage assessment and recovery cost appraisal with related professional service costs;
- e) Clearance of debris, wreckage and major silting caused by the disaster from channels of rivers and streams, intake and outlet points of sewer and storm drains, and water supply reservoirs where such blockages have the potential to significantly worsen the effects of the disaster. This does not include mitigation “scalping” of gravel beds unless it can be demonstrated that there has been an unusually heavy, disaster-related deposit. The eligible amount is the net cost of removing only the disaster-related deposition as closely as can be estimated by the AEMA, to allow a community to function or to preserve navigable channels;
- f) Making safe (including removal of trees and tree limbs) any public infrastructure and public facilities, including beaches, zoos and parks, which constitute a threat to public safety;
- g) Rental or rental equivalent costs of machinery and equipment required to deal with the immediate effects of a disaster, including leasing and operating costs, as well as repair and restoration expenses;
- h) Reasonable expenses for the restoration (to as close as practicable to the original state or capability) of property damaged by those authorized to take necessary actions in the course of disaster response; and
- i) Landscaping that is an essential element of the function of a facility, such as a public recreation facility may be eligible.

4.2.3 The following costs are not eligible:

- a) Costs associated with post-event inquiries, commissions or other studies;
- b) Costs associated with decorative or ornamental landscaping;
- c) Regular salaries and wages; or
- d) Normal operating expenses, including maintenance budgets of those involved in the recovery, including municipal and provincial government departments and agencies.

4.3 Road Restoration

4.3.1 Costs associated with restoring roads, including associated guardrails, signage, signaling devices, sidewalks, bridges, tunnels, overpasses, underpasses, causeways, culverts, verges and drainage systems to their pre-disaster functional condition are eligible in the following categories:

- a) Roads and highways that are on the inventory of, and maintained by, a provincial government department;
- b) Roads and highways that are on the inventory of, and maintained by, a municipality;
- c) Multiple-use, privately constructed industrial roads (e.g., forestry or mining) used by both the industry and the general public, particularly as evidenced by the province or a municipality formally undertaking to maintain such roads by agreement with the industry operators on a long-term or permanent basis (in other words, the roads are intended to survive the depletion or cessation-of-exploitation of the particular resource that they were built to access); and
- d) The clearance of debris, such as fallen trees and utility poles from a road right-of-way, will be eligible to the extent that the debris causes a direct impediment or potential hazard to those using the actual road surface, shoulder and adjacent paved or gravel pedestrian public pathways.

4.4 Public Sector Equipment

- 4.4.1 Provincial, municipal or other public authorities may use their own equipment and resources to the extent practical prior to contracting outside resources.
- 4.4.2 Public equipment costs may be claimed at 50 per cent of the current heavy equipment rental rate in the province for heavy equipment, plus the actual operator's wages and benefits, for all hours of emergency response and recovery operations. Time sheets for the machinery and the operators must be carefully recorded to substantiate total hours of use.
- 4.4.3 Intra-governmental costs, such as those charged when the equipment of one government department or agency is used or "rented" by another, are not eligible.
- 4.4.4 Contracted intergovernmental costs (e.g., mutual aid) are generally considered eligible.
- 4.4.5 The costs for equipment that is purchased and retained is not eligible (e.g., a portable electric power generator or cell phones), unless it can be demonstrated that it is more cost effective to purchase than it would be to rent the equipment. Where an item had to be purchased because it was essential and renting it was either not possible or practical, only the difference between the original purchase price and the item's residual market value immediately after its use during the disaster is eligible (generally 50 per cent as determined by the AEMA). While the rental or temporary acquisition of informatics equipment and off-the-shelf software needed to deal with administrative and operational aspects of disaster response are considered eligible, costs to develop special software are not eligible.

4.5 Public Sector Personnel

- 4.5.1 For wage costs of operators who are public sector employees, eligible overtime wages may be determined in accordance with public employment union contracts and other employment contracts. Wages of contracted private sector operators are eligible for reimbursement.
- 4.5.2 The costs to staff positions with temporary employees (backfill) to perform the normal duties of full-time office and field staff reassigned to conduct disaster assistance surveys and assessments is eligible. Documentation must be provided specifying positions being backfilled, persons employed and actual time spent for up to a six-month period after the disaster. Hiring supplementary personnel to provide for operational response and immediate recovery activities is considered a direct incremental administrative expense and is also considered eligible for up to six months after the end of the disaster.
- 4.5.3 Costs associated with the deployment of military personnel and equipment are eligible provided that the activities undertaken are eligible.

4.6 Program Administration Costs

- 4.6.1 Administration costs may include registration, damage assessment, advice to the public, municipal counseling, application and evaluation reviews and adjustments, cheque issuing, criteria monitoring and enforcement, visibility provisions and maintenance of auditable records. Costs that are incremental to normal administration activities are eligible, including the temporary hiring of supplementary staff and the leasing of temporary facilities and equipment to support the administrative function. "Temporary" means up to 12 months in most circumstances. The AEMA may permit an extension in exceptional circumstances, where it can be demonstrated that a substantial continuing incremental administrative load continues to exist.
- 4.6.2 Incremental costs incurred for the provision of public information are eligible.

Part 5 - Private Sector Eligibility

In addition to the general eligibility considerations at Part 3, the following criteria apply to the private sector.

5.1 Catastrophic Loss and Damage

- 5.1.1 A special category of assistance may be authorized by the Minister in addition to or in conjunction with a DRP, where the loss and damage is considered to be catastrophic. Details about this type of assistance are contained in Schedule 1 (Catastrophic Loss and Damage).

5.2 Response

- 5.2.1 Eligible expenditures for individuals, small businesses (including farming operations) and not-for-profit organizations include:
- a) Out-of-pocket costs for measures taken based on direction from the proper authorities to reduce the extent of possible damage. Such precautions may include the removal of valuable chattels and hazardous materials from the area of immediate risk, the provision of storage space, transportation and special protective measures; and
 - b) Incremental costs for shelter and feeding of affected livestock from eligible farming operations, including the provision of facilities for these purposes and transportation costs to bring livestock to market prematurely and/or to transport for protection.

5.3 Recovery

Residences

- 5.3.1 A principal residence is defined as follows:
- a) A specific property that is a housing unit or a leasehold interest in a housing unit, which is ordinarily inhabited by the owner/occupant for the majority of the year.
 - b) The true, fixed and permanent home and the principal establishment to which the owner, if temporarily absent, has every intention of returning.
 - c) A housing unit generally designated as a mailing address for the family unit of the owner for such purposes as electoral lists, health records, tax rolls, credit records, bank statements, income support, pensions and other payments, utility payments, insurance (personal, residential, automobile and business) and driver's license.
 - d) Either a house, condominium, winterized cottage or a fixed-in-place (e.g., with tie down anchors and underside skirting) mobile home.
 - e) A beneficial owner situation occurs where the housing unit is the primary residence of the individual but ownership is with another party, often a family member. Rent is not paid, and the beneficial owner can show evidence that they are responsible for the house (e.g., they pay the mortgage, and/or for all repairs).
 - f) A family homestead on a farm. A family homestead situation occurs where one or more separate homes are located on a single parcel of land under the same title (owned by one property holder, usually the senior member of the family group). Family members sharing the homestead land and living in separate homes or suites on it must:
 - Be related to the owner;
 - Have the building they are using for their home as their principal residence generally as characterized above; and
 - Not be paying rent for the building they are using for a home to the actual landowner nor be performing the equivalent value in labour for the landowner.

- 5.3.2 Repair, restoration and replacement of condominium, strata and cooperative apartment buildings, row-type housing and similar situations where there is individual ownership of units and group ownership of common elements is eligible if they are operated on a not-for-profit basis and the majority of units are owner occupied. Treatment of the following particular aspects in the management of condominiums will pertain:
- a) Planned allocations to establish and maintain a reasonable level of operations and maintenance reserves are not considered profit.
 - b) Individual strata/owner-occupier's unit damages are treated in the same manner as any other private residence.
 - c) The condominium/strata corporation will be considered equivalent to a cooperative with respect to the condominium's common elements and reasonable repair or replacement expenses made by the corporation (exclusive of incremental administrative fee or profit allowance).
- 5.3.3 Repair, restoration and replacement of condominium, strata and cooperative apartment buildings, row-type housing and similar situations, where there is individual ownership of units and group ownership of common elements is operated on a not-for-profit basis and the majority of units are rental properties are eligible if the majority of the owners of the rental properties meet the small business criteria.
- 5.3.4 For-profit rental accommodation is only eligible where the criteria for small businesses are met. However, a tenant living in a rental accommodation is eligible with respect to those contents which they own.
- 5.3.5 Driveways are defined as a primary vehicle path from a public roadway to a private or a public building or parking area. Driveway repairs for access or safety are eligible as part of the application of the property owner.
- 5.3.6 The following residence repair expenses are not eligible:
- a) Assistance provided to repair or replace secondary residences or recreational property.
 - b) Costs of repairing roads whose sole purpose is to provide access to or within private recreational areas unless any such area is owned and operated as an eligible small business.
 - c) Repairs to seasonal trails, informal dirt paths or tracks and trails such as snowmobile trails and cross-country ski trails unless they are part of a property that is owned and operated as an eligible small business.
- 5.3.7 Costs related to unoccupied homes under construction (involving individuals building homes into which they were planning to move upon completion) are treated as follows:
- a) Where both the home being lived in and the one under construction are damaged or destroyed, financial assistance to the individual for only one will be eligible.
 - b) Where only the home under construction has been damaged, the individual has not lost his or her principal residence and therefore financial assistance for damage to the dwelling under construction is not eligible.
- 5.3.8 Private landscaping is not eligible unless a previously established municipal bylaw requires residential properties to meet certain landscaping standards, such as the sodding of lawns.
- 5.3.9 Costs of repairs to fences on private, non-farm property are not eligible except where required for safety, or where required by a municipal bylaw, code or standard. In such cases, only the cost of the minimum acceptable amount and quality of fencing will be eligible.
- 5.3.10 The cost of replacing an individual's or family's canned goods and refrigerated foodstuffs are not eligible.
- 5.3.11 The costs of repairing or replacing personal vehicles lost or damaged in a disaster are not eligible.

Individuals / Families

5.3.12 The following expenses are eligible:

- a) Financial assistance at 120 per cent of the provincial minimum wage at the time of the event, to a maximum of 200 hours for property clean up by owners or occupants of the principal residence.
- b) Debris clean up, removal of hazardous material and waste disposal for accessibility and safe occupancy of a residence.
- c) Costs of restoration, repair or replacement for assets, furnishings, appliances and clothing of an essential nature to individuals and families. The list set out in Schedule 2 (General Limitations) represents examples of items considered essential with maximum unit prices for each such item. These prices shall be applied on a consistent basis. Schedule 2 may be amended from time-to-time by the Managing Director, as appropriate, with respect to both items and unit prices and such amendments shall have full force and effect immediately after they are approved.
- d) Costs of replacing equipment required for a vocation or trade, such as reference books, tools and informatics devices.
- e) Meal and accommodation expenses incurred in the immediate post-disaster or evacuation period, as directed by appropriate authorities.
- f) Reasonable temporary accommodation costs, including those incurred when major repairs are underway for damage caused by the disaster.

5.3.13 Eligible expenses for assistance to repair or restore an owner's principal residence and/or property will be based on a damage evaluation report and where necessary, a property valuation report.

5.3.14 The following expenses are not eligible:

- a) Costs associated with replacing non-basic or luxury items such as, but not limited to, the following:
 - Beverages (including beer, wine, liquor, soft drinks, empty bottles and containers);
 - Cameras;
 - Documents and books (except reference or text books if necessary for livelihood or by students with current student status);
 - Fur coats (may be considered as a regular winter coat under the maximum allowed for clothing);
 - Jewelry;
 - Works of art (includes paintings, statues, etc.);
 - Recreation items (unless necessary for livelihood or used for physical fitness);
 - Recreational property (includes cottages, boats, trailers and secondary residences);
 - Seasonal decorations;
 - Electronic entertainment equipment (includes stereos, videocassette recorders, DVD players and personal video recorders); and
 - Stored building materials (includes paneling, plywood, lumber, roofing materials, insulation, paint, etc.).

5.3.15 Eligible expenses for assistance to repair or restore an owner's principal residence and/or property will be based on a damage evaluation report.

5.4 Small Businesses

5.4.1 For purposes of DRPs, a small business is an enterprise with yearly gross revenues, as reported for income tax purposes, of between \$6,000 and \$15,000,000, and employing not more than the equivalent of 20 full-time employees. It also must be other than a “hobby business,” and be an owner-operated enterprise, where the individual owner(s)-operator(s) is/are acting as a day-to-day manager(s), own(s) at least 50 per cent of the business and receives a minimum of 20 per cent of their gross personal income(s) from the business. Self-employed fishers, trappers, loggers and other harvesters of natural resources are included. One application should be made per small business.

Reasonable fixed expenses incurred as a result of the disaster, including rental of office space and equipment, production equipment, rolling stock and facilities, are eligible for assistance for a reasonable period after the end of the disaster.

- 5.4.2 Reasonable compensation paid by a business to its employees or to a contractor to clean a place of business and prepare it to re-open, including debris clean up, removal of hazardous material and waste disposal, is eligible.
- 5.4.3 Costs related to commercially operated apartment buildings and roads servicing them are eligible if they are part of an eligible small business.
- 5.4.4 Landscaping may be eligible if it is an essential element of the function of a facility such as a recreation facility, a botanical garden or a golf course.
- 5.4.5 If insurance coverage on small business buildings can only be purchased for up to a designated fraction of the appraised value of the building, some portion of the uninsured losses may be eligible.
- 5.4.6 For small businesses that do not carry insurance, only those losses for which they could not have obtained insurance coverage at reasonable cost will be eligible, to ensure equal treatment with those who had insurance coverage. Standard insurance policy deductible amounts are not eligible; however, if a small business purchased insurance coverage with an unusually high deductible and it can be demonstrated that they would have been better off in terms of assistance under the DRP than that which they actually received through the insurance payment; financial assistance may be paid in the amount of the deficiency.
- 5.4.7 Costs for repair or replacement of items not essential to the restoration of a small business to a viable state (e.g., a company-owned recreational property, works of art and furnishings), are not eligible.

5.5 Farming Operations

5.5.1 Farming operations, managed woodlots and aquaculture operations are a specific category of small business owners. For purposes of DRPs, a farming operation is an enterprise with yearly gross revenues, as reported for income tax purposes, of between \$6,000 and \$15,000,000. It also must be other than a “hobby farm,” and be an owner-operated enterprise, where the individual owner(s)-operator(s) is/are acting as a day-to-day manager(s), and own(s) at least 50 per cent of the business. One application should be made per farming operation.

5.5.2 Farming operations, including managed woodlots and aquaculture operations (exclusive of “hobby farms”), are those small business enterprises engaged in one or more of the following activities and that meet the definition in 5.5.1. This list is not exhaustive and similar businesses may be eligible.

- a) Beekeeping;
- b) Commercial horse stabling or raising;
- c) Cultivating crops in soil, compost, water or through hydroponics;
- d) Dairy farming;
- e) Fruit growing;
- f) Fur farming (e.g., rabbit or mink);

- g) Harvesting managed woodlots;
 - h) Livestock raising or showing;
 - i) Market gardening;
 - j) Operating a feedlot;
 - k) Operating a nursery or greenhouse;
 - l) Operating a wild-game reserve;
 - m) Poultry raising;
 - n) Raising fish and mollusks;
 - o) Tree farming (including Christmas trees); and
 - p) Wool or fibre farming (e.g., alpaca or sheep).
- 5.5.3 Outlying farm buildings in use on a working farm are eligible. A farmhouse is eligible as a principal residence provided it meets the requirements set out in section 5.3.1 (f).
- 5.5.4 Residences that provide accommodation to non-family workers are eligible as assets of the farming operation.
- 5.5.5 Farm owned rental properties that are located on land that is part of the farming operation where rent is declared as farm income, are eligible as assets of the farming operation.
- 5.5.6 Repairs or replacement of farm machinery are generally considered insurable and therefore not eligible.
- 5.5.7 Uninsurable fences on working farms are eligible, including fences around farmhouses where livestock is kept or trespass and crop pilferage are deterred, although decorative fences around farmhouses are not eligible.
- 5.5.8 If insurance coverage on farm buildings, excluding the farmhouse itself, can only be purchased for up to a designated fraction of the appraised value of the buildings, some portion of the uninsured losses may be eligible. For farming operations that do not carry insurance, only those losses for which they could not have obtained insurance coverage at reasonable cost will be eligible, to ensure equal treatment with those who had insurance coverage. Insurance policy deductible amounts are not eligible; however, if a farming operation purchased insurance coverage with an unusually high deductible and it can be demonstrated that they would have been better off in terms of assistance under the DRP than that which they actually received through insurance payment; financial assistance may be paid in the amount of the deficiency.
- 5.5.9 In cases of farmland gouging or serious riverbank erosion such as might result from a flood, eligible costs may include leveling the farmland to workable condition where practicable and cost-effective, except if the area of the farm that suffered damage was not in production. Farmland left fallow in a demonstrable cycle of crop rotation and in accordance with good farming practice, is considered to be in production. Cost effectiveness of restoration is measured in terms of market value (as a farm) of the property, versus the value of the crops produced on that land. Eligible costs to level farmland cannot exceed its pre-disaster market value. Losses of sowed seed, fertilizer, topsoil or of soil fertility and the application of weed control measures are also not eligible, as these are linked to loss of production income.
- 5.5.10 Extraordinary erosion that meets the following conditions, may be determined to be “Catastrophic Erosion”:
- a) Sudden and devastating erosion experienced as a result of an extraordinary natural flood event.
 - b) Damages are caused by a stream flow in excess of a one-in-150 year stream flow as determined by data provided by Alberta Environment and Water and Environment Canada.
 - c) Cost of recovery and/or remediation significantly exceeds the market value (as a farm) of the property.
 - d) The land is immediately proximate to the farmhouse and is integral to livestock health.

The Managing Director of the AEMA has the discretion to provide assistance for Catastrophic Erosion beyond the market value of the property (as a farm), to enable the recovery/remediation of the land to its pre-disaster functional condition.

- 5.5.11 Where livestock could not have been insured at a reasonable cost, such losses may be considered eligible; however, livestock losses attributable to disease outbreak are not eligible and such situations including potential compensation will be handled in accordance with the federal *Health of Animals Act*. The exception occurs where livestock is not insurable and is diseased as a direct result of the disaster. In such circumstances, certification by an independent veterinary doctor of the disease's disaster-related cause will allow for eligibility.
- 5.5.12 Where crops already harvested and in storage have been destroyed, the losses are eligible. Losses of other business inventory while held in storage, including feed, seed or fertilizer, are eligible. Except in the case of loss or damage to perennial crops, crops in the field that were insurable under the crop insurance program of the Alberta Agriculture Financial Services Corporation at the time of the disaster are ineligible.
- 5.5.13 For a woodlot to be considered eligible it must be land covered with trees and held primarily as a source of fuel, posts, logs or trees. The trees must be grown with some significant degree of active management. A woodlot can also include treed land that is a farmer's wooded land where such land is actively managed. Active management is considered to exist where at least one of the following conditions is demonstrated:
- a) The woodlot is operated with a reasonable expectation of profit. The term commercial woodlot is also used where there is an activity in the nature of trade in connection with a woodlot and where an amount based on the use of, or production from, the woodlot is received. If the main focus of the commercial woodlot is not lumbering or logging, but is planting, nurturing and harvesting trees pursuant to a forestry management plan, and significant attention is paid to manage the growth, health, quality and composition of the stand, it is considered to be an actively managed farming business.
 - b) There is evidence of active management (e.g., a business or forest operational plan, or significant previous investment, or evidence of realized revenue from timber sales in the last five years). There is extensive forest product utilization by the farmer as an integral part of the overall farm operation.
 - c) There is proof of participation in one or more provincial programs dealing with any relevant aspects of forest/woodlot management (e.g., conservation, incentive and improvement programs, etc.).
- 5.5.14 Financial assistance to woodlot owners and orchards is limited to land repair and related preparation. Financial assistance to nurseries and tree farms may also include assistance with the replacement of damaged trees, shrubs or plants that are inventory.

5.6 Public Not-for-profit Organizations, Churches, Charities or Service Clubs

- 5.6.1 Repairs, restoration, rebuilding and/or replacement of damaged equipment and facilities owned by a public organization such as a church, charity, community service club or volunteer agency are eligible if:
- a) The organization contributes significantly to the fabric and sustainability of the community, and a basic or essential service in the interest of the community as a whole is provided in the facility of the organization;
 - b) In the case of church property, it must be shown that the property constitutes a facility essential to the secular needs of the community;
 - c) Public access to the facility is allowed for all members of the community. Limitations on assistance based on the proportion of public access may apply; and
 - d) Private not-for-profit organizations are generally not eligible for assistance unless they meet the small business eligibility criteria or allow for public access to facilities.

5.7 Public Not-for-profit Business Cooperatives

5.7.1 Repairs, restoration, rebuilding and/or replacement of damaged equipment and facilities owned by a not-for-profit business cooperative are eligible if:

- a) The business cooperative contributes significantly to the fabric and sustainability of the community, and a basic or essential service is provided in the facility of the cooperative;
- b) The cooperative is not-for-profit; and
- c) The cooperative is in accord with the cooperative principles set out in section 2(1) of Alberta's *Cooperatives Act*.

Alberta Guidelines for Disaster Recovery Programs

Schedule 1

CATASTROPHIC LOSS AND DAMAGE

Conditions for Eligibility

- a) Individuals and Families – property is damaged to the point that it is not repairable or recoverable, and the individuals' or families' essential needs for daily living are no longer available.
- b) Farming Operations and Businesses – loss or damage to the operation that is beyond the control of management and has significantly reduced the production capability by damage to buildings, machinery and equipment or production livestock.

Eligible Assistance for Individuals and Families May Include

- a) A Re-establishment Assistance Grant - \$3,000 for each adult; \$750 for each child under the age of sixteen years, up to a family maximum of \$7,500;
- b) Financial assistance of uninsured costs for the replacement of, or repairs to, destroyed or severely damaged homes to pre-disaster functional condition; and
- c) Financial assistance for the replacement of uninsured items essential for everyday living, including the cost of clean up.

Eligible Assistance for Farming Operations and Small Businesses May Include

- a) A Re-establishment Assistance Grant of \$15,000;
- b) Clean up assistance - up to \$40,000;
- c) For farming operations eligibility for participation in the Agriculture Financial Services Corporation's Disaster Loan Program; or for small businesses, facilitation of a loan with their usual private sector lender with up to 100 per cent forgiveness of insurance shortfalls and reimbursement of interest, on proof of performance;
- d) An allowance per acre towards input costs for full crop losses caused by flooding, which could not have been covered by insurance;
- e) An allowance per acre for seeded pasture drowned out by flooding; and
- f) Assistance with the repair, restoration and reclamation of field erosion damage and silt deposit.

Alberta Guidelines for Disaster Recovery Programs

Schedule 2

GENERAL LIMITATIONS

- Air conditioners, air purifiers, etc. / at appraised value / limited to applications supported by a medical certificate indicating they are required / one per application with receipts
- Antiques / equivalent to corresponding essential items at regular value
- Barbecues / \$300 maximum / one per application
- Bathroom towels / \$250 maximum per application
- Bed linen (sheets, pillows, blankets or bed in a bag) / \$300 maximum per bed
- Bedroom suite / \$1,200 maximum per bedroom
- Briefcases / \$100 maximum / one per person sixteen years of age or older
- Bicycles / \$150 maximum per bicycle / one per person
- Calculators / \$25 maximum per calculator / one per person
- Chainsaw / \$250 maximum / limited to residences on rural properties (including acreages)
- Clean up by homeowner for residence / 120 per cent of provincial minimum wage / 200 hour maximum per application
- Clean up by contractor for residence (water removal, furniture removal, fan and/or dehumidifier rental in affected areas). Does not include demolition, carpet removal or sanitizing / \$3,000 maximum per application with receipts
- Clocks / \$50 maximum per clock / maximum two per application
- Clothing / \$3,000 maximum per person (some extraordinary cases may warrant special consideration)
- Coffee tables and end tables / \$300 maximum per application
- Computer (includes CPU, keyboard, monitor, printer and mouse) / \$1,000 maximum / one per application
- Cosmetics / \$100 maximum / per person sixteen years of age or older
- Curtains, drapes / \$1,000 maximum per application
- Desk and chair / \$300 maximum per desk / \$150 maximum per task chair / one of each per household
- Dining room set / \$2,000 maximum / one per application
- Dishes, glassware, etc. / \$500 maximum per application
- Dishwashers / \$600 maximum / one per application
- Driveway / primary access / limited to replacement or repair that restores pre-event functionality / receipts required
- Dryer / \$500 maximum / one per application
- Drywall, panel board (including insulation and vapour barrier on perimeter walls) / at program rates including labour, using the base year modifier in place for the 12-month period commencing April 1st of the event year, in the Alberta Unit Cost Assessment Manual
- Flatware and utensils / \$300 maximum per application

- Floor coverings (carpet, linoleum, etc.) / at program rates including labour, based on economy grade floor coverings, using the base year modifier in place for the 12-month period commencing April 1st of the event year, in the Alberta Unit Cost Assessment Manual
- Freezer food / \$1,000 maximum per application
- Freezer / \$1,000 maximum / one per application
- Fridge / \$1,000 maximum / one per application
- Furnace / service, repair or replacement per depth of water guidelines / maximum of cost for purchase and installation of a single-stage high-efficiency gas furnace / one per application with receipts
- Garden (home - fruits and vegetables) / \$400 maximum per application
- Garden tools and supplies / \$100 maximum per application
- Garden shed / \$1,000 maximum / one per application
- Health items (prescription glasses, dental appliances including dentures, prescription medicines, etc.) / providing assistance is not available from other sources including medical insurance / pay as evaluated to a maximum of \$3,000 per person
- Hot Water Tank / service, repair or replacement per depth of water guidelines / maximum of costs for purchase and installation of an equivalent size replacement / one per application with receipts
- Household, miscellaneous (including bathroom scales, clothes hampers, garbage cans, fans, humidifiers, mirrors, etc.) / \$500 maximum per application
- Kitchen, miscellaneous (includes brooms, mops, ironing board, soap and laundry supplies) / \$200 maximum per application
- Kitchen linen / \$100 maximum per application
- Kitchen pots and pans / \$200 maximum per application
- Kitchen set (table and chairs) / \$500 maximum / one per application
- Kitchen, small appliances (includes toaster, electric frying pan, electric can opener, electric knife, iron, etc.) / \$200 maximum per application
- Lamps / \$500 maximum per application
- Landscaping (residential) / \$500 maximum / limited to removal or repair of safety hazards
- Lawnmowers (push) / \$300 maximum / one per application
- Lawnmowers, (ride-on) / \$1,800 maximum / limited to residences on rural properties (including acreages), as well as applications supported by a medical certificate indicating they are required / one per application
- Living room suite (excluding coffee and end tables) / \$2,000 maximum / one per application
- Meals and accommodation (where not provided by municipality) / 10-day maximum / per application / subject to unsafe or evacuation conditions
- Microwave / \$250 maximum / one per application
- Miscellaneous personal items (includes curling iron, hair dryer, keys, etc.) / \$200 maximum per person sixteen years of age or older
- Radios / \$50 maximum each / maximum two per application
- Razor (electric) / \$125 maximum / one per person sixteen years of age or older
- Reference books / \$1,000 maximum per person (only if necessary for the livelihood of a person or if used by a person with current student status)

- Roto tiller or powered cultivator / \$750 maximum / limited to residences on rural properties (including acreages), as well as applications supported by a medical certificate indicating they are required / one per application
- Septic tank / system cleaning, flushing, repair or replacement / eligible if damage caused by event / repair or replacement costs will be prorated based on 20-year lifecycle of tank / system
- Sewing machines / \$250 maximum / one per application
- Snow blower / \$1,000 maximum / limited to residences on rural properties (including acreages), as well as applications supported by a medical certificate indicating they are required / one per application
- Sports and fitness equipment / \$200 maximum / per person (sports and fitness equipment used for livelihood are eligible to the appraised value)
- Stove (gas or electric) / \$850 maximum / one per application
- Suitcases / \$200 maximum each set of three / maximum one set per person sixteen years of age or older
- Telephones / \$50 maximum each / two per application
- Television (repair or replacement) / \$300 maximum / one per application
- Tools (household) / \$200 maximum per application (tools used for livelihood are eligible to the appraised value)
- Toys, games and books / \$150 maximum per child / limited to households with children under the age of sixteen years
- Vacuum / \$400 maximum / one per application (if purchased in lieu of rental for clean up, 50 per cent of the purchase price to a \$200 maximum)
- Washing Machine / \$700 maximum / one per application
- Water well (potable) / eligible for flood related cleaning, repair or replacement / repair or replacement costs will be prorated based on 30-year lifecycle
- Wood / as evaluated / where used as primary source of heating

Alberta Guidelines for Disaster Recovery Programs

Schedule 3

FARMING OPERATION LIMITATIONS

- Clean up or repairs by farmer or a family member at 120 per cent of provincial minimum wage per hour. Applicant must maintain an hourly record of all manpower time and may be subject to a maximum limit. If the applicant uses own equipment for clean up or repair, rates will be based on the current Alberta Road Builders and Heavy Construction Equipment (ARCHA) rental rate at 50 per cent plus operator time. Applicant must maintain an hourly record of all equipment and manpower time and may be subject to a maximum limit. For farm equipment not included in the reference to current heavy equipment rates, the rates listed in the current Alberta Agriculture Farm Operations Cost Guide for farm machinery costs will be used, at the same 50 per cent rate plus operator costs.
- Contracted clean up or repairs to items essential for the day to day operation of the farm reimbursable to the maximum evaluated amount with corresponding receipts. May require prior approval from the program.
- Crops harvested and in storage / eligible provided they are stored as per usual method of storage.
- Dug-outs, dams, crossings, spillways, bridges, dikes, berms and culverts, roads used currently in the farming operation. Repairs within waterways require permits and may require an engineer's report.
- Farm machinery (repair or replacement) is not eligible as insurance is readily and reasonably available.
- Fences - repair or replacement of essential fences at appraised rates or reasonable costs.
- Fixed equipment (repair or replacement) at appraised value. Limited to fixed equipment that is in use as part of farming operation. Electrical panels and switchgear are eligible if they are permanently fixed. In some instances these items are insurable and therefore ineligible (insurance company must confirm whether insurance is available before an item is deemed eligible).
- Fuel tanks used in farming operation (including stand, spout and hoses but excluding fuel). Based on receipts for replacement.
- Harvested hay (bales or stacked) - value per ton as recommended by Alberta Agriculture and Rural Development at the time of the event and adjusted to percentage loss as evaluated.
- Honey operations - insurance is not generally available, but some beekeepers may carry insurance for flood damage.
- Pumping costs to protect non-land assets - Reasonable pumping costs are reimbursable with receipts and will be covered without receipts, provided a detailed record of man-hours and equipment is provided. Labour calculated at the rate of 120 per cent of the provincial minimum wage per hour and equipment reimbursed using ARCHA rates or reasonable invoices.
- Reseeding tame pasture and hay / payment for reseeding costs requires verification foraging sources have been killed / acreage must be cultivated before payment can be made / assistance based on market conditions as determined by Alberta Agriculture and Rural Development.
- Saddles and tack - must be used in farming operation and are eligible to the appraised value.
- Shelterbelts are not eligible
- Small tools / must be used in farming operation. Maximum \$500 based on receipts for replacement.
- Water wells (cleaning or replacement) - well must be for agricultural purposes and costs will be prorated based on a 30-year lifecycle

Alberta Guidelines for Disaster Recovery Programs

Schedule 4

GLOSSARY

- a) Church and Church Property – Includes churches, church camps, mosques, synagogues and other registered religious institutions.
- b) Disaster Recovery Committee – Intergovernmental committee established by a Ministerial Order to advise and assist in administering the Disaster Recovery Regulation. Membership of this committee is made up of representatives of various key government departments.
- c) Family Unit – Is comprised of the applicant and those other persons with whom they normally reside including their spouse/partner and dependents.
- d) Flood – A general and temporary condition of partial or complete inundation of normally dry land areas from:
 - i. The overflow of natural bodies of water and water management works; and
 - ii. The sudden, rapid and unusual accumulation or run-off of surface waters from any source.
- e) Groundwater Seepage – The entry of water into premises through basement walls, floors, windows, or other openings.