

Read the instructions carefully before filling out the application forms.

If you have any questions while filling out your forms please call the NB EMO Recovery Office at the following toll-free number **1-888-553-8558** between 8:15am – 4:30pm Monday to Friday.

Eligibility criteria

- For repairs, health or safety measures, the claimant must be the registered owner of the property. A copy of your **property tax bill** showing **proof of ownership** is required. The property must receive the Residential Tax Credit in order to be considered your primary residence for this program.
- For replacement of personal property, the claimant must be either the registered **owner** (a copy of your **property tax bill**) or a **tenant** (your **rental/lease agreement** is required as proof of residency or another document indicating that is your current address).
- If flooding had been forecasted for your area you must be able to demonstrate that you took precautions to protect your property from rising water. For example, that you moved possessions from the basement to a higher area in the home. If you cannot demonstrate this, your personal belongings may not be eligible for assistance.
- The claimant must sign an undertaking that states that the monies from the DFA program will be used specifically for the purpose they are authorized for. If your property has flooded in the last two years you may be asked to provide proof the repairs have been done.
- Applications will not be accepted after the deadline. The application deadline is **90 days from the date DFA Program was authorized.**

Disaster Financial Assistance Process

A NB EMO claims officer will review your application to see if you are eligible for the approved program. If you are, your claim will be sent to a damage assessor. The assessor will then contact you to arrange a site visit to assess the damage to your property and belongings. The assessors **will not** be able to advise you on the amount of assistance you may receive.

The assessor will then submit a report to the NB EMO Recovery Office where the report will be reviewed, and all calculations verified.

Your claim is then verified by a provincial auditor to ensure that only eligible damages have been allowed prior to an assistance cheque being written. The cheque is then issued to you.

Please note that if at any time in the process it is determined that you will not receive assistance you will be informed in writing by the program manager.

Disaster Financial Assistance Process for Applying

Independent Damage Assessors

The Department of Public Safety contracts the services of a third party. The independent damage assessor will assess all individual claims in a fair and unbiased way, according to industry standards, to determine eligibility under the guidelines established by the Disaster Financial Assistance Program. Payments are based on the assessor's determination of damages and not necessarily on estimates and/or payments to private contractors.

Claimant's Role in assisting the Damage Assessor

- You should have all invoices, receipts, estimates (if applicable) and photos readily available when the damage assessor completes the site visit.
- Complete your **Personal Items Lost or Destroyed or Inventory/Equipment Lost or Damaged** in advance of the site visit, to assist the assessor in determining the scope of your damages and loss. Your schedule of loss should be sent in with your application forms if possible.
- Keep accurate records of hours spent on clean up and any repairs completed by you or a contractor.

Note: It is the claimant's responsibility to attempt to reduce damage by taking necessary steps to save their property where possible. Maintaining accurate records of all damages will help expedite your claim. Failure to follow the noted steps could affect the outcome of your claim or cause delays in payment of eligible losses.

Hiring a Contractor

It is the responsibility of the property owner to make the necessary arrangements for clean-up and repairs. While the use of contractors to perform clean up or repairs is the property owner's decision, it is strongly recommended that care be taken in choosing a contractor.

Government's role is only to provide financial assistance in accordance with the Disaster Financial Assistance (DFA) Guidelines and the property owner should be mindful that DFA does not necessarily cover all items or the full cost of clean-up or repairs that a contractor may charge.

For more information on hiring a contractor, check the Canada Mortgage and Housing Corporation website at <https://www.cmhc-schl.gc.ca/en> or the Canadian Home Builders' Association website at <http://www.chba.ca/renovating/hiring-contractor.aspx>

Suspicious Claims

Suspicious claims will be referred to, and investigated by, the Department of Public Safety in order to ensure the protection of public funds. All necessary and appropriate action will be taken to initiate investigations, recover fraudulently obtained funds and pursue court action if required.

Application Deadlines

Applications will not be accepted after the deadline. The application deadline is **90 days** from the date DFA Program was authorized. Please check our website at <http://www.gnb.ca/disasterfinancialassistance> or call toll free 1-888-553-8558 to verify the application deadline applicable DFA program.

Disaster Financial Assistance Process for Applying

Claims Settlement Review

Should you disagree with the decision made regarding your claim, you may ask to have your claim reviewed by filing a claim settlement review application. The request must be made **within 45 days of the date of the letter informing you of the decision of your claim**. You can call the Recovery Office for more information on having your claim reviewed. Please check our website at <http://www.gnb.ca/disasterfinancialassistance> or call toll free 1-888-553-8558 for the necessary forms.

For more information

If you would like to speak with someone at the NB EMO Recovery Office, please call the following toll- free number **1-888-553-8558** between 8:15am – 4:30pm Monday to Friday.

Application Forms

- Application forms can be mailed to:
- NB Emergency Measures Organization
Recovery Office
65 Brunswick Street, 2nd Floor
Fredericton, NB
E3B 1G5