
Providing safe and secure communities

October 3, 2007

Province approves five disaster recovery programs

\$19.5 million will help municipalities recover from overland flooding

Edmonton... Five disaster recovery programs approved by the province will help residents across Alberta recover from overland flooding that caused significant property and infrastructure damage.

The five disaster recovery programs are as follows:

- The 2007 Central Alberta Disaster Recovery Program (\$13.5 million) includes the City of Red Deer; the City of Wetaskiwin; the Town of Drayton Valley; the Ermineskin Cree Nation; the Samson Cree Nation; the Louis Bull Tribe; Red Deer County; Ponoka County; Lacombe County; County of Wetaskiwin; Leduc County; Woodlands County; the County of Stettler and all municipalities that reside within those counties. Damage occurred following severe overland flooding and groundwater seepage as a result of a high winter snow pack, extensive rainfall in the month of April, and a rain and snow storm from May 2 to 5.
- The 2007 Canmore and Area Disaster Recovery Program (\$2.5 million) includes the Town of Canmore and the Hamlet of Harvie Heights. Damage occurred following severe overland flooding and groundwater seepage. The groundwater seepage was caused by the extremely high streamflow of the Bow River from June 6 to 14 and the flooding was caused by extreme rainfall on July 17 and 18.
- The 2007 Clearwater County Disaster Recovery Program (\$1.3 million) includes the Municipal District of Clearwater. Damage occurred following severe overland flooding caused by the Clearwater River overflowing its banks. The event began on June 7 and continued through the month.
- The 2007 Grande Prairie and Area Disaster Recovery Program (\$700,000) includes the City and County of Grande Prairie and includes all municipalities that reside within the county. Damage occurred following a severe hail and rainstorm on July 17, which resulted in overland flooding throughout the area.
- The 2007 East Central Alberta Disaster Recovery Program (\$1.5 million) includes Beaver County and Camrose County and includes all municipalities that reside within the counties. Damage occurred following the April 18 and 19 intense snow and rain storm, which resulted in power outages and residential damages.

“These natural events have had a devastating impact on communities across the province,” said Ray Danyluk, Minister of Municipal Affairs and Housing and Minister responsible for the Alberta Emergency Management Agency. “The province’s disaster recovery programs help affected Albertans get their lives back to normal as quickly as possible by covering a portion of their uninsurable costs.”

Disaster recovery programs cover damage for which insurance is not readily and reasonably available. For example, insurance policies traditionally cover damage from causes such as sewer backup and hail; however, insurance coverage is not available for flooding resulting from water entering through

basement windows. The programs include funds for municipalities, homeowners and small businesses, with the majority of the funds going to municipalities for infrastructure damage, emergency costs, etc.

Funding for disaster recovery programs is available through the province's Sustainability Fund, which can be used for disaster assistance. This is a record year for disaster recovery programs, with seven programs and approximately \$48 million in assistance requested for those programs. The only year that surpasses this year was 2005 with approximately \$170 million in assistance over six programs.

There are several steps residents can take to ensure their application is processed as quickly as possible:

- Contact your insurance company to review your existing coverage.
- Have your insurance company provide you with a letter indicating what is not covered by your insurance.
- Prepare a detailed list of all property with non-insurable damage. If possible, take photos of the damage (do not include photos with the application).

Details on application registration centre locations and hours of operation will be announced by the municipalities in coming days. Residents unable to attend a registration centre can call toll-free

1-888-671-1111 or visit the Municipal Affairs and Housing website at www.municipalaffairs.gov.ab.ca for more information.

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Attachment: Disaster recovery programs - frequently asked questions

Media enquiries may be directed to:

Angelle Sasseville, Communications
Municipal Affairs and Housing
780-427-8862

Tracy Balash, Communications
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780-427-8862

To call toll free within Alberta dial 310-0000.

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Disaster recovery programs - frequently asked questions

What should I bring when I apply for assistance?

The following items are required:

- One piece of photo identification.
- A letter from your insurance company indicating what damage is not covered by your insurance.
- A detailed list of all property damaged or destroyed. Do not bring photos or receipts (retain for evaluator).

What is uninsurable damage?

Uninsurable damage is damage for which insurance is not readily and reasonably available. For example, insurance policies will cover damage from things such as sewer backup and hail. However, insurance is not available for flooding resulting from water entering the house through basement windows or where the basement floor meets the wall.

Is there a limit to what I can apply for?

Limits for individual items vary based on the value and type of the item.

Is there a time limit for applying for assistance?

It's up to each municipality to determine how long they will keep their application registration centres open. After the centres are closed, applicants will be advised by municipal officials where to apply for assistance.

What if I don't have receipts?

Receipts are not required at this stage. Once an application is received, an evaluator will visit the home to inspect the damage and provide an evaluation regarding assistance.

If I'm a tenant, do I have to apply, or does my landlord?

Tenants must apply for the loss of personal belongings. Loss of items not owned by the tenant, such as floor coverings and damaged walls, must be applied for by the landlord.

What if I'm out of town during the time the centre is open - can I still complete an application?

Yes. The municipality will announce a location for all latecomers to apply for assistance, and the program will stay open as long as reasonably possible to accommodate such cases.

If I can't apply in person, can I have someone do it for me?

Applications must be completed in person. If this is not possible, please call toll-free 1-888-671-1111 and the forms will be mailed to you.

What if I don't have insurance?

A disaster recovery program provides compensation for damage that cannot be readily or reasonably insured against. Albertans who do not have insurance coverage should apply for assistance, and the evaluator will determine whether and to what extent they can be compensated.

How long will it take to get a cheque?

As soon as an application is received, provincial evaluators will work with residents to establish a complete estimate of their eligible damage. Once that work is completed, residents will be reimbursed as quickly as possible.

Where can I call for more information?

Residents can contact their municipality for further information or call toll-free 1-888-671-1111.

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