

BC Wildfire Resources – as of May 15 2024

Resource 1	
Name:	Financial Assistance in a Disaster-Small Businesses
Address	Province Wide
Phone Number	Email: DFA.private@gov.bc.ca Phone: 1-888-257-4777 (toll-free)
Website	https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/evacuation-recovery/disaster-financial-assistance?keyword=assistance

Additional Information

After a disaster, the provincial government may declare the event eligible for Disaster Financial Assistance (DFA). Once declared, the DFA program may provide applicants with financial assistance to restore uninsurable losses that are essential to your home, livelihood or community service.

Application process

- [Step 1: Confirm the disaster is eligible](#)
- [Step 2: Review eligible expenses](#)
- [Step 3: Submit your application](#)
- [Step 4: Making a determination](#)
- [Contact us with any questions](#)

Step 1: Eligible events

If you've recently experienced a disaster and it's not on the eligible events list, contact your Indigenous or local government first.

DFA Event Details

This assistance includes all flood impacted Indigenous communities, electoral areas and municipalities within the geographic boundaries of the following areas:

Thompson-Nicola Regional District specifically: Village of Cache Creek
 Regional District Central Okanagan specifically: City of West Kelowna
 Regional District Okanagan-Similkameen specifically: Town of Oliver
 Regional District Kootenay Boundary specifically:
 City of Grand Forks
 Village of Fruitvale
 Village of Midway
 Bonaparte First Nation
 Lower Similkameen Indian Band
 Okanagan Indian Band

Osoyoos Indian Band
Shackan Indian Band
Skeetchestn Indian Band

Step 2: Review eligible expenses

Financial assistance is meant to compensate for sudden, unexpected, and uninsurable losses. This may include building repairs, replacement of essential personal effects, eligible equipment and inventory, clean up and debris removal.

Eligible damage

Applicants can apply to more than one category.

Home owners and residential tenants

- You must occupy the property as your principal residence
- Seasonal or recreational properties aren't eligible
- If you are a landlord, you must apply and qualify as a small business owner

Charitable organizations

- Must provide a benefit or service to the community
- Must be registered under the provincial Societies Act

Small business owners

Your business must:

- Be managed by the owner on a day-to-day basis
- Must have at least \$10,000 per year in revenue from the business
- Have gross sales less than \$2 million per year
- Employ fewer than 50 employees at one time

Farm owners

Your farm must:

- Be identified as a developing or established agricultural operation
- Be owned and operated by a person whose full-time employment is a farmer
- Be the means by which the owner derives the majority of their income

If a farm operation is incorporated, the small business eligibility criteria applies.

Also related: [Food security flood recovery program](#)

Ineligible damage

Insurable damages in the private sector aren't eligible.

This includes damage caused by:

- Wildfires
- Earthquakes
- Snow load
- Wind storms
- Sewer or sump pit back-up
- Water entry from above ground

Some ineligible items include:

- Insurance deductibles

- Non-essential and recreational items
- Land lost due to erosion
- Landscaping
- Luxury goods

For full details, refer to the schedules below.

Determining if your damages are insurable or uninsurable

Contact your insurance provider as a first step. They will provide you with information about your insurance coverage.

[Program staff](#) are available to discuss how your insurance relates to your eligibility and application.

How compensation is calculated

Financial assistance is provided for each accepted claim at 80 percent of the amount of total eligible damage less \$1,000, to a maximum of \$400,000.

Eligible essential contents are compensated based on median value of the base model item. For example, a damaged TV would be compensated based on the value of a median priced base model TV regardless of the type or quality the applicant owned.

Structural compensation is limited to the cost to repair eligible damage caused by the event, using standard industry rates for things like drywall repair, debris removal, carpet removal and replacement.

Detailed information on expenses and program guidelines

- [Disaster Financial Assistance Guidelines \(PDF, 202KB\)](#)
- Compensation and DFA regulations
 - [Part 2](#)
 - [Schedule 1](#): Homeowner and residential tenant
 - [Schedule 2](#): Small business
 - [Schedule 3](#): Farm operation
 - [Schedule 4](#): Charitable organization

Step 3: Submit application

Applications must be submitted within 90 days of the disaster being declared eligible and cannot be processed without your signature.

1. [Register for a Basic BCeID](#)
2. Review **required documentation** for the category/categories you are applying for (see below)
3. Have your insurance broker complete the appropriate **insurance template**:
 1. [Home owners, residential tenants, and landlord insurance template \(PDF, 164KB\)](#)
 2. [Small business, farm owners, and charitable organizations insurance template \(PDF, 216KB\)](#)
 3. Examples of insurance templates:
 - [Home owners, residential tenants, and landlord example \(PDF, 768KB\)](#)
 - [Small business, farm owners, and charity organization example \(PDF, 806KB\)](#)

4. Complete the appropriate **application form**:
 1. [Home owners and residential tenants online application form](#)
 2. [Small business, landlords, farm owners and charity organizations online application form](#)
5. Upload all required documents as directed on application form
6. Submit application

[Expand All](#) | [Collapse All](#)

Required documentation

Repairs can begin before your application is approved. Damage can be assessed both before and after it has been repaired. For repairs done before being assessed by our evaluator, please take photos or videos of the damage and keep all related receipts.

Making a determination

1. You'll be contacted to discuss your application and damages, and if applicable, request additional documentation to confirm category eligibility.
 - Be prepared to take calls about your application during and outside of standard government office hours
 - If your mailing address, phone number, or email changes after applying, please notify us
 - Return any documents requested as quickly as possible
2. Once category eligibility has been determined, your file may be assigned to an evaluator who will contact you to assess the damage.
3. Once a complete file review has been performed, a decision letter will be sent regarding your eligibility for funding.
4. If funding is approved, a cheque will be sent to your mailing address. You'll also receive a payment letter by mail or email.

Resource 2

Name:	Disaster Financial Assistance for Communities
Address	Province wide
Phone Number	Email: DFA.public@gov.bc.ca Telephone: 1-888-257-4777 (toll-free)
Website	https://www2.gov.bc.ca/gov/content/safety/emergency-management/local-emergency-programs/financial/communities-dfa

Additional Information

After a disaster, the provincial government may declare the event eligible for Disaster Financial Assistance (DFA). Once declared, a DFA program for that event is opened which may provide communities with financial assistance for damaged infrastructure.

About the programs

DFA programs help communities recover by providing partial reimbursement for eligible infrastructure repairs. Programs accept applications from Indigenous communities, and, Social Service and Local Government bodies as defined under [Freedom of Information and Protection of Privacy Act](#).

Funding may be provided to cover

- Rebuilding or replacing essential public infrastructure to the pre-disaster condition
- Repair to or replacement of essential materials
- Removal of unusually heavy deposition in gravel beds, proven to be directly related to the event and supported by maintenance records
- Insurance deductibles
- Costs of inspection, appraisal, planning, and design required to determine the cost of repair, rebuilding, or replacing infrastructure or essential materials
- Up to 10% of the eligible, incurred, construction costs of a project for administration. Must exclude salaries from regular employees
- Compensation costs a community is obligated to pay under [part 1](#) of the [Compensation and DFA Regulation](#)

By regulation, we can't cover

- Work undertaken as preventative measures to guard against future damage as a separate project, or part of a DFA project component
- Repair, replacement or rebuilding of public facilities which:
 - there is no proof of ownership, title or rights assigned
 - were not maintained or had significantly deteriorated before the disaster through neglect or undue wear and tear
- Enhancements from pre-event functionality, for example replacing a wooden walkway with cement, unless required by the prevailing codes in the area

- Eroded or damaged land, except for essential access routes and the removal of debris
- Betterments suggested by qualified professionals as a “best practice” which are not required by a prevailing code
- Temporary works
- Normal operating expenses such as equipment or regular salaries
- Landscaping

For complete information, see [part 3](#) and [schedule 5](#) of the [Compensation and DFA Regulation](#).

Eligible events

DFA event details

This assistance includes all flood impacted Indigenous communities, electoral areas and municipalities within the geographic boundaries of the following areas:

Thompson-Nicola Regional District specifically: Village of Cache Creek

Regional District Central Okanagan specifically: City of West Kelowna

Regional District Okanagan-Similkameen specifically: Town of Oliver

Regional District Kootenay Boundary specifically:

City of Grand Forks

Village of Fruitvale

Village of Midway

Bonaparte First Nation

Lower Similkameen Indian Band

Okanagan Indian Band

Osoyoos Indian Band

Shackan Indian Band

Skeetchestn Indian Band

Apply to open programs

1. Complete the [online application for Indigenous communities and local government](#)
 - If you experience any difficulty with the online form, please email: DFA.public@gov.bc.ca
 - [Process Chart \(PDF, 270.4 KB\)](#)
2. Submit a completed Infrastructure Cost Recovery Plan

Infrastructure Cost Recovery Plan

You'll need to prepare a recovery plan that addresses repair or replacement of essential materials, structures, and public works.

This should provide enough information to assess for eligibility under the [Compensation and DFA Regulation](#).

Include supporting documentation that clearly shows what infrastructure was damaged, what was the condition pre-event and what is the least-cost option to restore the damaged infrastructure to pre-event functionality.

1. Complete the [Recovery Plan \(XLS\)](#)
2. Submit by:
 - E-mail: DFA.public@gov.bc.ca
 - Fax: 250-952-5542
 - Mail: DFA / PO Box 9201 Stn Prov Govt / Victoria B.C. V8W 9J1

Resources

- [Recovery plan description \(PDF\)](#)
- [Engineer tip sheet and sample report \(PDF, 2.8MB\)](#)

Submit Recovery Claim

After completion of a phase, or overall project, you can submit a recovery claim for reconciliation and/or reimbursement. Supporting documentation must be included with each claim to confirm accuracy of costs and compliance with the approved recovery plan.

1. Complete [Recovery Claim Submission \(XLS\)](#)
2. Submit by:
 - E-mail: DFA@gov.bc.ca
 - Fax: 250-952-5542
 - Mail: DFA / PO Box 9201 Stn Prov Govt / Victoria B.C. V8W 9J1

Resources

- [Recovery claim document checklist and tip sheet \(PDF, 201KB\)](#)
- [Cost Share Calculator \(XLSX, 174 KB\)](#) - Use this to determine the estimated local authority share of expenses. Please note that local authorities with no population will contribute the minimum 5%.

Resource 3

Name:	Emergency Evacuation and Recovery Information
Address	Province Wide
Phone Number	1-800-663-7867 Victoria: 250-387-6121 Vancouver: 604-660-2421 Outside of Canada/USA: 1-604-660-2421
Website	https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/evacuation-recovery?keyword=assistance

Additional Information

If you live in a [high-risk area](#), it can be helpful to learn what to expect in an evacuation. If you've been evacuated, you may be eligible for financial assistance. We've created a resource centre for those recovering from a disaster, that provides useful information for families, communities and businesses.

What to expect in an evacuation

Learn [what happens during an emergency evacuation](#), such as the different orders, where to get your information from and more. **This is for general information only.**

Emergency alerts in B.C.

During an emergency, [emergency alerts](#) may be issued to affected areas in B.C. through TV, radio, and to connected wireless devices.

Support services during an emergency

[Emergency Support Services \(ESS\)](#) provides short-term basic support to people impacted by disasters.

Financial assistance after a disaster

After a disaster, the provincial government may declare the event eligible for disaster financial assistance (DFA). Financial assistance is meant to compensate for sudden, unexpected, and uninsurable losses. This may include:

- building repairs
- replacement of essential personal effects, eligible equipment and inventory
- clean up and debris removal

Applying for financial assistance is different [for the public](#) and [for local communities](#).

Canadian Red Cross

The Canadian Red Cross provides financial [supports to communities](#) in disaster response and recovery.

Recovering after an emergency

Resources and links to help people [recover from an emergency event](#).

Resource 4

Name:	BC EMERGENCY GUIDES AND RESOURCES
Address	Province Wide
Phone Number	1-800-663-7867 Victoria: 250-387-6121 Vancouver: 604-660-2421 Outside of Canada/USA: 1-604-660-2421
Website	https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/guides-and-resources

Additional Information



[Extreme Heat Preparedness Guide \(PDF, 9.2MB\)](#)

This guide will help you prepare your household and know what to do if an Extreme Heat Emergency occurs.

Extreme heat guide translations:

- [Français \(French\)](#)
- [简体中文 \(Simplified Chinese\)](#)
- [繁體中文 \(Traditional Chinese\)](#)
- [ਪੰਜਾਬੀ \(Punjabi\)](#)



[Wildfire Preparedness Guide \(PDF, 4MB\)](#)

This guide will help you prepare your household, protect your property and understand what to do if a wildfire is close to your community