

# **Provincial Disaster Assistance Program (PDAP)**

## **General Claim Guidelines**

Effective April 1<sup>st</sup>, 2014

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### **Section 1 – Overview**

The Provincial Disaster Assistance Program (PDAP) provides financial assistance to eligible claimants located in a municipality, First Nation or park that has been designated eligible for assistance as a result of a substantial loss or damage to uninsurable, essential property caused by specific natural disasters.

PDAP is **not intended to compete** with private insurers **or to provide full compensation** to those who incur a substantial loss or damage to property. Assistance may be provided to **pre-disaster condition only**.

PDAP Regulations and guidelines closely follow Public Safety Canada's Disaster Financial Assistance Arrangements (**DFAA**) program guidelines.

**Examples of natural disasters** where resulting damages may be eligible for PDAP assistance are overland flooding, tornados and severe weather events.

**PDAP does not provide financial assistance for  
drought, frost damage, fire losses or fire-related costs.**

**All communities and residents within the province are eligible for assistance** provided that they meet the program criteria. It is the responsibility of the local government authority or First Nation to contact PDAP in order to access disaster assistance during and/or immediately after an event.

There are **6 general categories of claimants** who may apply for disaster assistance:

1. Local government authorities & First Nations;
2. Park authorities;
3. Health care facilities;
4. Educational institutions;
5. Government ministries; and
6. Private claimants, including home owners, renters, First Nation residents, agricultural operation owners, small business owners and non-profit organizations.

There are **3 general types of claims** that may be filed:

1. Property damage and loss claims;
2. Temporary displacement claims; and
3. Mitigation assistance claims (*however, the processing of mitigation claims is suspended until further notice*).

**All PDAP claimants bear the following responsibilities:**

- **Claimants are ultimately responsible for protecting their property to the extent possible.** If a claimant has not taken sufficient measures to protect or fix any property that is the subject of a property damage claim from further damage and/or deterioration, PDAP may deny the claim or reduce the amount of assistance available.
- **Claimants are responsible for providing true, accurate and complete information relating to their claim.** If an eligible claimant is found to have knowingly provided false or misleading information and/or omitted applicable information, PDAP has the right to deny the claim in its entirety and/or recover any payments that have already been processed.

## 1.1 Designation of Eligible Assistance Areas

In order for financial assistance to be provided under PDAP, the local government authority or First Nation band council must request **official designation** as an eligible disaster area. The local government authority or First Nation band council should contact PDAP as soon as possible for assistance with this process.

In order for a municipality or a First Nation to be designated and for this authority and/or its residents to be eligible to submit a claim for assistance, **one of the following criteria must be met:**

- Loss or damage to the uninsurable property (as a direct result of an eligible disaster) of **one eligible claimant** within the boundaries of the local government authority, First Nation or park authority **must exceed \$5,000;**

**OR**

- Loss or damage to the uninsurable property (as a direct result of an eligible disaster) of **multiple eligible claimants** within the boundaries of the local government authority, First Nation or park authority **must exceed \$25,000.**
  - Once one of the above criteria has been met, all claimants within the boundaries or the local government authority, First Nation or park authority may be eligible for disaster assistance.

In order for a local government authority (i.e. municipality) to be designated and eligible to submit a claim (a claim for a government building, for example), **one of the following criteria must be met (NOTE: First Nations are exempt from this particular requirement and need only meet the criteria outlined above):**

- In the case of a local government authority, **the total loss or damage to property** owned by or under the control of the local government authority must be **equal to or greater than 0.10%** of the most recent confirmed taxable assessment;

**OR**

- In the case of a park authority, **the total loss or damage to property** owned by or under the control of the park authority must be **equal to or greater than**:
  - For a regional park: **0.10%** of the most recent confirmed taxable assessment;

**OR**

- For a park authority other than a regional park: **0.10%** of the gross revenues of the park authority in the fiscal year before the disaster occurred.

If the local government authority has a **potash mine** within their rural municipality, the potash mine assessments will be subtracted from the taxable assessment; however, any amounts paid by the Municipal Potash Tax Sharing Administration Board will be added back.

## 1.2 Program Timelines

The local government authority, First Nation or park authority must submit a request for PDAP assistance **within one (1) month** after a disaster occurs.

- **PDAP must receive:**
  - A Resolution in Council or a Band Council Resolution; **AND**
  - A completed *Request for Designation* form.
- **Extensions** to this deadline may be requested in writing and may be permitted if there are reasonable grounds for delay.

Once a community is designated as a disaster area, all potential claimants have **six (6) months** from the date of the disaster to submit an application form and supporting documentation.

- **Extensions** to the 6-month deadline may be requested in writing and may be permitted if there are reasonable grounds for delay.

There is a **one (1) year** deadline from the date of the disaster to complete all cleanup, repairs, restorations and replacements.

- **Extensions** to the 1-year deadline may be requested in writing and may be permitted if there are reasonable grounds for delay.

### 1.3 Program Limitations

There are **3 general types of claims** available to eligible claimants:

- Property damage and loss claims;
- Temporary displacement claims; and
- Mitigation assistance claims (*however, the processing of mitigation claims is suspended until further notice*).

**Multiple unique claims may be submitted** per property for any one disaster; however, if further damage occurs due to another event, the second event will be treated separately and the claims for damage must be kept separate, wherever possible.

**No assistance will be provided** for damage or loss to property that is deemed to be **non-essential** to the restoration of a home or means of livelihood or non-essential community services.

The compensation provided is based on costs to restore the property to **pre-disaster condition**.

- Any **improvements or upgrades** to the property are the responsibility of the property owner.
  - The **exception** is in the case where codes or standards were changed prior to the date of the disaster and an upgrade is now required to meet the requirements of the code. This is only applicable if the upgrade is directly related to a repair that is eligible under PDAP.

If any code or standard is amended **after the date of the disaster**, the incremental costs related to the required upgrade are not eligible PDAP expenses.

**Depreciation** is used to determine the pre-disaster value of the property. It must be applied in accordance with the **PDAP Depreciation Guidelines**.

**Eligible claims under PDAP are dependent on:**

- The type of natural disaster;
- The availability of insurance in the Saskatchewan marketplace at a reasonable rate;
- The availability of compensation under another program (e.g. government or other community-based organizations); **OR**
- If the loss is recoverable by law.

**No assistance will be provided** for any operating cost or expense, or for any costs that are normal, usual or incidental to a business.

PDAP does not cover **insurance deductibles**.

There are set maximums for clean-up labour and equipment in accordance with the **PDAP Clean-Up Guidelines** (See Section 3). The **labour rate** for private claimants who perform their **own cleanup** is defined as 100% of the Saskatchewan minimum wage rate established on April 1<sup>st</sup> preceding the start date of the event.

The **labour rate** for private claimants who perform their **own repairs** is defined as 140% of the Saskatchewan minimum wage rate established on April 1<sup>st</sup> preceding the start date of the event.

**PDAP does not reimburse taxes.** GST and PST will be removed from submitted invoices and receipts.

### 1.3.1 Property Damage and Loss Claim Maximums

There are two types of property damage claims:

1. Claims relating to **private property** (including all types of residences, small business, non-profit organizations, etc.); and
2. Claims relating to **other types of property** (including government buildings, hospitals, educational institutions, etc.).

#### 1.3.1.1 Private Property Damage and Loss Claim Maximums

Eligible private property damage claim expenses may be reimbursed up to a maximum of:

- **\$240,000** for a principal residence;
- **\$500,000** for small businesses including agricultural operations and communal organizations:
  - Landlords who meet the small business criteria may be eligible to receive **\$240,000** per unit up to a maximum of **\$500,000** total for multiple properties;
- **\$500,000** for non-profit organizations.

In a situation where the **costs of restoring the property are greater than the appraised value of the property**, PDAP will compensate based on the appraised value of the property. Compensation may include **the sum of the following**:

- The appraised value of the pre-disaster condition of the property;
- The damaged personal property (eligible items); **plus**



- The cost of demolishing or removing the property (receipts must be provided).

PDAP appraisals do not include the **land value** of the property.

The **maximum amount of compensation** that can be paid still remains capped at the maximum amount based on the type of claim.

### 1.3.1.2 Other Property Damage and Loss Claim Maximums

There is **no maximum payout** for an eligible property damage claim submitted by a local government authority, a First Nation, a park authority, an educational institution, a government ministry or a health care facility.

### 1.3.2 Temporary Displacement Assistance Claim Maximums

Eligible expenses for a temporary displacement assistance claim may be reimbursed up to a maximum of **\$30,000**.

PDAP may provide temporary displacement for a maximum of **six (6) months** from the date the eligible claimant is displaced.

- **Extensions** beyond the 6-month allowance may be requested in writing and may be permitted if there are reasonable grounds for the request.

### 1.3.3 Mitigation Assistance Claim Maximums

*The processing of mitigation claims is suspended until further notice.*

## 1.4 Criteria for Eligible Claims – Important Definitions

The following definitions specify PDAP's criteria for eligible claims.

**Agricultural operation.** A small business that derives revenues from carrying on farming operations. See also the definition for **Small business**.

**Communal organization.** A congregation, as defined in Section 143 of the *Income Tax Act (Canada)*, including the congregation's business agencies, as defined in that section.

- A communal organization is considered a **small business** if they can show that maximum revenues of the communal organization in the year prior to the disaster occurring **do not exceed the product of:**

- The number of participating members of the congregation, as defined in Section 143 of the *Income Tax Act (Canada)*, who provide work for or services to the communal organization in the year; **AND**
- \$100,000.
  - For example, if there are 30 participating members of the congregation, the gross revenues in the year before the disaster event must not exceed \$3.0 million (30 x \$100,000 = \$3.0 million).

**Educational institution.** Any of the following institutions that is eligible to receive operating grants or funding pursuant to any of the following acts:

- A school, a registered independent school or a university, as defined in the *Education Act, 1995*;
- A regional college as defined in the *Regional Colleges Act*;
- The Saskatchewan Institute of Applied Science and Technology, as continued pursuant to the *Saskatchewan Institute of Applied Science and Technology Act*;
- The Saskatchewan Indian Institute of Technologies continued pursuant to the *Saskatchewan Indian Institute of Technologies Act*; **OR**
- The First Nations University of Canada, Inc., St. Thomas More College, Luther College or Campion College.

**Eligible claimants.** Refers to potential applicants from one of the following categories:

- An individual who resides in Saskatchewan including First Nation residents;
- A local government authority including First Nations;
- An owner of a small business, which includes an agricultural operation or a communal organization which constitutes a small business;
- A board of education or any other person owning and operating an eligible educational institution;
- A non-profit organization;
- A department, ministry, secretariat, office, board or commission of the Government of Saskatchewan;
- A regional health authority or an affiliate within the meaning of *The Regional Health Services Act*, or a board of governors or board managers of a health care facility in Saskatchewan; **OR**
- A park authority.

**First Nation resident.** Refers to a claimant currently residing on reserve.

**Frost boil.** Refers to a defective spot in the surface of a pavement due to the pulverizing and swelling action of frost. Frost boils are standard maintenance issues and are not eligible under PDAP.

**Local government authority.** Refers to:

- A municipality or First Nation; **OR**
- The City of Lloydminster with respect to the Saskatchewan portion of the city.

**Mitigation project.** Enhancements that are undertaken within specific repair or rebuilding projects to reduce vulnerability to future disasters.

**Non-profit organization.** A corporation, organization, foundation, society or association that is:

- A registered charity within the meaning of the *Income Tax Act (Canada)*;
- Incorporated or continued pursuant to an *Act* or *Act of Parliament of Canada* for the purpose of providing social, charitable or recreational services; **OR**
- An organization that provides a service or benefit to the community on a not-for-profit basis.

**Non-structural damage.** Damage that does not pertain to the elements of construction in place to support the home (see also the definition of **Structural damage**). Examples of non-structural damage may include:

- Carpet;
- Drywall;
- Cabinets and other fixtures;
- Etc.

**Park authority.** Refers to one of the following entities:

- A regional park authority as defined in the *Regional Parks Act, 1979*;
- The Wascana Centre Authority, the Meewasin Valley Authority and the Wakamow Valley Authority; **OR**
- In the case of a provincial park constituted pursuant to the *Parks Act*, the member of the Executive Council responsible for the administration of that Act.

**Principal residence.** A property that is used as the primary residence on a day-to-day basis.

- If requested by PDAP, a claimant must demonstrate evidence of permanent residency. The following documentation may be requested:

- Historical Information Services Corporation (ISC) search;
- Insurance cover page:
  - Must clearly depict damaged property as 'Location #1' or a description of a similar nature (required).
- Driver's license or provincial identification (created prior to the date of the disaster);
- Signed letter (on letterhead) from the rural municipality (R.M.) office;
- Supporting municipal tax documentation (if the claimant's principal residence is explicitly shown);
- Notarized letter signed by ALL involved parties; **OR**
- Letter signed by the Commissioner of Oaths signed by ALL involved parties.

**Rental unit.** A rental unit has either its own exterior access or its own unique address.

**Small business.** A business operated in Saskatchewan for profit if:

- The annual gross revenues within Saskatchewan for the business is at least \$4,000 but not more than \$2.0 million, in either:
    - The year before the disaster occurred;
- OR**
- The average of the three years before the year in which the disaster occurred.
- AND**
- The business does not employ more than the equivalent of 20 full-time employees.
  - If the business has been in operation for less than one year, eligibility can be based on satisfactory evidence submitted by the claimant, proving that if the business had been in operation for a full year, it would have met the small business requirements.

**Structural damage.** Damage that relates to the elements of construction in place to support the home (see also **Non-structural damage**). Examples of structural damage may include:

- Foundation damage;
- Load-bearing wall damage (beams, but not the drywall); etc.

**Wet spots.** Standing water and wet areas caused by poor design and maintenance for the standard climatic conditions which may lead to issues like frost boils and heaves. Wet spots are standard maintenance issues and are not eligible under PDAP.

## 1.5 PDAP Cost-Sharing (Deductibles)

PDAP disaster assistance claims are cost-shared with each claimant and are net of any applicable depreciation. The **cost-sharing formulas** on eligible claims are as follows:

- Private Claims including First Nations Residents:
  - **5%** of eligible expenses are the claimant's responsibility; the remaining **95%** of eligible expenses are payable by PDAP.
- Municipal Claims:
  - Municipal claim deductibles are based on the calculation of **0.10%** of the most recent confirmed taxable assessment;
  - Once expenses have reached this amount, PDAP pays additional eligible expenses at **100%**.
- First Nation Claims for band-owned property:
  - There is **no deductible** for these claims.
  - PDAP pays eligible expenses at **100%**.
- Regional Park Authority Claims:
  - Regional park authority deductibles are based on the calculation of **0.10%** of the most recent confirmed taxable assessment;
  - Once expenses have reached this amount, PDAP pays additional eligible expenses at **100%**.
- Park Authority (other than a Regional Park) Claims:
  - Park authority deductibles are based on the calculation of **0.10%** of the gross revenues of the park authority in the fiscal year before the disaster occurred;
  - Once expenses have reached this amount, PDAP pays additional eligible expenses at **100%**.
- Ministry, Regional Health Authority and Educational Institution Claims:
  - There is **no deductible** for these claims.
  - PDAP pays eligible expenses at **100%**.

In a single year where a municipality, park authority, educational institution, or regional health authority experiences multiple disasters, the **maximum deductible is capped** at the single event level for that year.

## **Section 2 – Process**

The following section defines the process and steps required to access disaster financial assistance from the onset of a disaster to financial reimbursement for restoration.

### **2.1 Eligible Designations**

For a municipality to become designated as eligible for PDAP assistance,  
**an eligible natural disaster must occur.**

#### **2.1.1 Local Government Authority & First Nation Responsibilities**

**The local government authority** (elected officials, administrators, clerks, band council) **must initiate the PDAP process.**

The local government authority or First Nation should contact the PDAP office as soon as possible after the event to help determine their community's eligibility for disaster assistance. The sooner PDAP can be involved, the easier it will be for PDAP to assist in the processing and the substantiation of a claim.

The local government authority or First Nation must submit a **request for assistance within the 4 weeks** following the eligible disaster.

The local government authority or First Nation shall:

1. **Review the event** to determine if it is eligible under PDAP as PDAP does not cover all natural disasters (if the event is potentially eligible, the local government authority or band council should contact the PDAP office for assistance);
2. **Determine the category of claim/claimant** (as outlined in Section 1, p.1); and
3. **Estimate the value of the loss** to the applicable property and assist with the estimate of private property loss (keep all categories of loss separate).

If the type of event appears to be eligible for disaster assistance, **the municipal council or band council is required to pass a 'Resolution in Council' or 'Band Council Resolution'** requesting designation for eligibility under PDAP. Once the Resolution has been passed by the local government authority and sent to PDAP, the request for disaster assistance is assessed based on PDAP criteria.

Declaring a local emergency **does not** initiate financial assistance,  
nor does a municipality or First Nation have to declare a local emergency to be  
eligible under PDAP.

### 2.1.2 Private Claimant & First Nation Resident Responsibilities

Potential claimants in this category **must contact their insurance agent or broker** to confirm that insurance coverage for this type of loss was not available on the day of the disaster. If this is the case, potential claimants should **contact their local government authority or band office** to report such uninsurable damages.

Potential claimants must submit a **letter from their insurance provider** indicating lack of coverage. The letter should include **all** of the following items:

1. Company letter head;
2. Claimant's name and mailing address;
3. Policy number and type of coverage (e.g. homeowner's/principal residence);
4. Physical/street address or land location of property covered by the policy;
5. Date of damage/loss;
6. Denial of coverage;
7. Reasons for insurance denial;
8. Signature (and printed name) of authorized person;
9. Clear indication of whether insurance was available for the prescribed loss and whether or not the claimant subscribed to any associated coverage; **AND**
10. Pictures, videos and samples of the damage, if possible, to help substantiate the claim.

Before, during and after the disaster, it is essential that **all claimants keep track of all activities and expenses directly related to their claim.**

## 2.2 After Designation

After a community is designated eligible for PDAP assistance, PDAP will provide the community with **event-specific application forms** which are to be distributed to affected claimants.

Although PDAP may assist in the registration process, **it is the local government authority or band council's responsibility** to distribute, assist and collect the registration forms from all claimants in their area and send the completed forms to the PDAP office within the **6-month deadline**.

It is important to note that the sooner PDAP receives the applications, the sooner the process can begin.

## **2.3 Applying for Assistance**

### **2.3.1 Local Government Authority & First Nation Applications**

This category of applications includes claims relating to:

- Local government authorities including First Nations;
- Park authorities;
- Health care facilities;
- Educational institutions; and
- Government ministries.

**The application process is as follows:**

1. The local government authority or First Nation must complete the application form designed specifically for their community as provided by PDAP.
2. Claims are registered in the PDAP office and assigned a claim number.
3. Initial eligibility is verified on each application and then assigned to an engineer/adjuster to complete an assessment of damage.
4. The PDAP-assigned engineer/adjuster will contact the local government authority or band council to arrange an inspection of damages.
  - Ideally, this should be done before repairs are initiated; however, preventative actions and emergency repairs should be performed immediately if required.
  - Any measures taken need to be fully documented with pictures and logs of work.
  - Not all preventative actions are eligible for PDAP reimbursement; please contact PDAP to confirm eligibility.
  - A list of legal land locations for all damaged sites must be prepared and provided to PDAP and the adjuster/engineer as soon as possible.

### **2.3.2 Private Claimant & First Nation Resident Applications**

This category of applications includes claims relating to:

- Principal residence (homeowners and tenants, including First Nation residents);
- Agricultural operations;
- Small businesses;
- Communal organizations; and
- Non-profit organizations or charities.



**The application process is as follows:**

1. Affected residents must complete the application form provided by PDAP to their local government authority or band council. Claims must be submitted with all required backup material in order to be processed. **Back-up material may include:**
  - For a **principal residence (homeowner)** claim:
    - Insurance denial letter; and/or
    - Photos of any damages.
  - For a **principal residence (tenant)** claim:
    - Copy of lease agreement; and/or
    - Photos of any damages.
  - For an **agricultural operation** claim:
    - Tax return (from previous year) indicating gross farming income (for example, a *T-2042 form – Income and Expenses*);
    - A release from the land owner (if the claimant is not the registered land title owner);
    - A copy of the lease agreement (if the land is leased); and/or
    - Photos of any damages.
  - For a **small business** claim:
    - Tax return indicating gross business income;
    - A copy of the lease agreement (if the small business is a rental property); and/or
    - Photos of any damages.
  - For a **non-profit or communal organization or charity** claim:
    - Tax return indicating gross income; and/or
    - Photos of any damages.
2. Claims are registered in the PDAP office and assigned a claim number.
3. Initial eligibility is verified on each application and then assigned to an engineer/adjuster to complete an assessment of damage.
4. The adjuster will contact the claimant **within 30 days** of receiving the file to arrange a site visit. The adjuster then completes a damage assessment and submits his/her report to PDAP, forwarding a copy to the claimant.

The adjuster report **recommends the eligibility of the claim** and includes an **explanation of the event**. It will cover the following:

- a) Recommendation of the eligibility of the claim;
- b) Extent of the damages;

- c) Estimate of what is required to repair/restore the eligible damaged property to pre-disaster condition;
- d) Age of construction and/or items damaged with a note on exceptional condition;
- e) Indication whether a claimant is, or must be, temporarily relocated due to damage that occurred as a direct result of a disaster event;
- f) List of ineligible items; **AND**
- g) Other information relevant to process the claim.

**Any improvements or upgrades to the property** are the responsibility of the property owner (exceptions include items where codes or standards have changed and now require an upgrade to meet code).

Ideally, the adjuster's assessment should be done before repairs are initiated. However, PDAP recognizes that **preventative actions and emergency repairs may need to be performed immediately** if required. The claimant should ensure that any measures taken are fully documented with pictures and logs of work. Not all preventative actions are eligible for PDAP reimbursement; the claimant should contact PDAP to confirm eligibility.

5. **If the claimant disagrees with the adjuster's report**, the claimant must provide a letter of appeal to PDAP indicating their concerns and the reasons substantiating them.

PDAP will then review the claim to determine if further action is required.

Please refer to Section 2.4.4 ***Appealing a Property Damage Report (All Types)*** of these guidelines for details on the PDAP Appeal Process.

**No claim will be paid without the completed adjuster report and all supporting documentation.** Please note that the value of items, estimates and rates may be subject to change based on an eligibility review and current PDAP rates. Also, the amount listed on the adjuster's report may not be the same as the final eligible amount determined after PDAP review.

## 2.4 Receiving Payment

### 2.4.1 Local Government Authority & First Nation Claim Payments

Municipalities, First Nations, park authorities, educational institutions, regional health authorities and government ministries **must provide written documentation** (i.e. signed statement of work and/or paid invoices) in support of their claim to PDAP once the work is complete. Along with this documentation, **segregated accounting records** of all claimed expenses and the funding sources used to pay for them must be maintained. Copies of these accounting records must be made available to PDAP upon request.

Payment for **restoration** will not be made until a report from an assigned engineer/adjuster is received to document damages and provide an estimate of costs for repairs and/or restorations to specific locations.

- However, **response** costs may be submitted immediately for review.

**PDAP does not allow cash settlements on  
local government authority or First Nations claims.**

**Records of payment and actual costs** by project/location indicating labour, materials and equipment charges on completed work must be submitted. Averages are not accepted.

An **advance payment** of 60% of the total eligible engineer estimate (less the deductible) may be paid. Once a municipality or First Nation has submitted invoices exceeding the amount of the advance, **progress payments** may then be paid. Also, **if the work is completed in stages**, the claimant may choose to submit invoices and information in stages for progress payments from PDAP. Documentation must be submitted to support the work in progress and the request for a progress payment must be indicated on the remittance.

**Submitted receipts must clearly indicate all of the following:**

1. The name and contact information (phone # essential) of the company or vendor;
2. The invoice #;
3. The date of purchase;
4. A description of item(s) being purchased (not just the \$ amount or the UPC/SKU #); **AND**
5. The method of payment.

**Proof of payment** may be requested by PDAP at a later date.

Reimbursement will be based on the information submitted to PDAP.

## 2.4.2 Private Property Claim Payments (Non-Structural Damages)

**IMPORTANT:** The adjuster's report must be completed and submitted to PDAP before any payments for restoration may be processed.

After the adjuster's report is submitted to PDAP, the claimant will receive a letter with a Payment Worksheet describing eligible costs. In most cases, a single payment (also called a **FastTrack Payment**) based on this Payment Worksheet will be issued to the claimant shortly thereafter.

If a claimant has concerns regarding actual costs of items covered versus estimates, they may notify PDAP within 30 days that they wish to select the *Payment Based on Actual Costs* alternative option. In this scenario, the claimant will need to submit all invoices for completed work to PDAP. If eligible expenses **exceed** those on the Payment Worksheet, the claimant would then be reimbursed for the difference. If eligible expenses for completed work total an amount **less than** the amount indicated on the Payment Worksheet, the claimant would need to repay PDAP the difference, as per the PDAP overpayment policy in accordance with the Financial Administration Manual.

**NOTE:** FastTrack payments only apply to the portion of the claim linked to the adjuster's report. Any structural component of a claim relating to an engineer's report would follow the procedures outlined in **Section 2.4.3**.

## 2.4.3 Private Property Claim Payments (Structural Damages)

PDAP recognizes that repairs to structural elements of the home can often be quite expensive, making it financially difficult for claimants to complete the repairs recommended by the engineer.

**PDAP will consider providing advances** to claimants who have experienced significant structural damages as a result of a specific, designated disaster. The purpose of this advance is to help claimants perform the repairs as recommended by the structural engineer.

**In order for PDAP to consider advancing funds, the following criteria must be met:**

- An acceptable engineer's report must be submitted to PDAP; such reports need to provide the percentage of damages which are a direct result of the designated disaster.
- Claimants will be required to sign and submit a *Structural Repair Advance Application* form along with 2 estimates from contractors for repairs as indicated by the engineer; PDAP reserves the right to reject any estimates which are inadequate in description or which appear to be excessive when compared to local industry standards.

- **PDAP will only provide advances for repairs under the following 3 conditions:**
  1. The repairs needed are eligible for assistance under PDAP's Regulations and guidelines;
  2. The repairs are recommended by the structural engineer in their report; **AND**
  3. The portion of the PDAP eligible repairs are expected to exceed \$10,000 (ten thousand dollars).

**PDAP may provide an advance of up to 30% of eligible repair costs (less the deductible) to claimants who satisfy all of the criteria described above.** Claimants who wish to perform types of repairs other than those recommended by the engineer will still be required to submit the initial quotes for repairs as indicated by the engineer. In these specific situations, the maximum amount of assistance claimants are eligible for will be the lesser of the quotes for repairs as indicated by the engineer, or the actual cost of the repairs performed by the claimant minus the percentage of pre-existing damage indicated by the engineer.

In all situations, depreciation to building materials must be applied as required.

**Claimants are required to provide paid invoices for completed work within 90 days of the advance payment being issued by PDAP.** If no invoices are received by this deadline, PDAP will send a letter requesting invoices to be submitted or documentation showing repairs are underway; claimants will have 30 days from the date of this letter to provide this information. Claimants who fail to provide invoices/receipts for structural repairs or who cannot adequately document the progress of the structural repairs will have the entire advance deemed a debt to the Crown and will be recovered by the appropriate methods indicated in applicable legislation.

**Claimants will be required to provide updates as requested by PDAP with regards to the progress of structural repairs.** PDAP also reserves the right to have an individual authorized by PDAP inspect the property and the work completed. These individuals can include (but are not limited to): PDAP employees, contracted engineers and their employees, local building inspectors and provincial building officials.

#### **2.4.4 Appealing a Property Damage Report (All Types)**

**If a claimant does not agree with an assessment, appraisal, or engineer's report,** they have the right to appeal the decision by sending a written response within 30 business days after the date of the original notification.

Although the following describes a formal 3-step appeal process, it is anticipated that the majority of disagreements will be resolved at the **Level 1: Initial Appeal** level (in consultation with the designated PDAP team lead/manager) through discussion of the PDAP Guidelines, verification of calculations and measurements, etc.

### **Level 1: Initial Appeal**

- At this level, the claimant is provided the opportunity to discuss their concern(s) directly with their designated PDAP program advisor and/or team lead to identify any errors or omissions in their claim.
- PDAP staff and the claimant may then bring these concerns to the adjuster's attention in order to seek agreement and resolution wherever possible.
- If adjustments are identified and agreed upon by both the claimant and PDAP staff, the original adjuster's report is revised to reflect these changes.

### **Level 2: Formal Appeal**

- At this level, there remain specific items in the original adjuster's report with which the claimant does not agree, even after an initial review by all concerned.
- This appeal is then brought to the attention of the PDAP Executive Director whose responsibility it is to ensure that the claimant has received maximum entitlement within the current PDAP Regulations and guidelines. It is important that the PDAP Regulations and guidelines are implemented in a fair and consistent manner across all claims.
- The Executive Director will provide a written response to the claimant, typically within 30 days of the received appeal.

### **Level 3: Final Appeal**

- This final level of appeal is made to the Assistant Deputy Minister (ADM) responsible for PDAP.
- It is his/her responsibility to ensure that the claim has received full consideration under the established appeal process and that decisions are rendered within accepted policy and guideline direction.
- The decision of the ADM will be considered final.

## Section 3 – Assistance Available

### 3.1 Local Government Authorities & First Nations

A local government authority or First Nation may make a disaster assistance claim in the amount required to restore any eligible services or property that is/are damaged as a result of the eligible disaster, provided that the services and property are located within the jurisdiction of the local government authority or the First Nation and no other assistance is available.

**Eligible expenses for local government authority or First Nation disaster assistance claims may include:**

- Response costs;
- Any necessary clearing of debris or wreckage caused by an eligible disaster from:
  - Channels and streams;
  - The inflow and outflow of sewers and storm drains to permit the reasonable functioning of the sewer and storm drain system; and
  - Water supply reservoirs.
- Sewer/water/utilities (restorations to utilities, including pumping to control damages, if necessary);
- Designated roads, streets, bridges, sidewalks, wharfs, and/or docks (must provide legal locations to PDAP and to the PDAP-assigned engineer);
- Work to minimize further damages, such as sandbagging or temporary diking **but does not include** work done to drain fields or sloughs;
- Restoration of any dike, levee or drainage facility, including flood control and irrigation systems;
- Removing any emergency works or restoring any sites on which emergency works were located;
- Extraordinary amounts of required materials, such as gravel, **but does not include** normal maintenance yardage;

**NOTE:** PDAP's policy regarding reimbursement for municipal gravel use is currently under review as part of the 2014 PDAP Program Review.

- Structural repairs to buildings that are provided for and maintained by the local government authority (depreciated due to age of materials); and
- Other expenses such as flagging/signage or extraordinary costs expended due to the disaster event.

PDAP provides assistance for **roads, streets and bridges** that have been damaged by the event for which the community or park has been designated eligible for disaster assistance:

- Repairing the effects of wet spots is considered routine maintenance and is not eligible under PDAP;
- Repairing the effects of frost boils is considered routine maintenance and is not eligible under PDAP;
- Repairs to damaged trails or accepted shortcuts are not eligible under PDAP. Roads must be designated to be considered eligible.
  - Documentation for repairs is **required for the application to be processed.**
- Any claims for gravel must be designated to a specific project and substantiated by an engineer's report. Only extraordinary costs are eligible under PDAP.

**NOTE:** PDAP's policy regarding reimbursement for municipal gravel use is currently under review as part of the 2014 PDAP Program Review.

Payment for restoration will not be made until a report from an assigned engineer/adjuster is received to document damages and provide an estimate of costs for repairs and/or restorations to specific locations.

Response costs may be submitted immediately for review and reimbursement.

The cost to staff positions with temporary employees (**backfill**) to perform the normal duties of full-time office and field staff reassigned to conducting disaster assistance surveys and assessments is eligible. Documentation must be provided specifying positions being backfilled, persons employed and actual time spent for 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 eligible for up to six months after the end of the disaster.

### 3.1.1 Options for Repairs and Restorations

There are two options for restorations for public property damages:

#### (1) Contractor performs repairs/restorations

Supporting documentation must include the following:

- A description of the damage and the work required to restore the project/location to pre-disaster condition (without improvements) including applicable photos of the damage and repairs:
  - Photos must be captioned and must include the location.



- Invoices and proof of payment for contracted work;
- Invoices and proof of payment for materials purchased or a signed statement of materials used from stock (photos are also helpful).

The invoice will be reviewed to verify that the rates charged are within the industry standards.

Taxes will be removed (GST and PST are not eligible under PDAP).

Only extraordinary costs may be accepted (not usual, normal or incidental costs).

## **(2) Local Government Authority or First Nation performs repairs/restorations with owned equipment**

Equipment operational costs (non-labour) are eligible for all hours of the emergency operation.

- PDAP uses the rates listed in the most recent versions of two provincial equipment rental rate guides in the PDAP formula for determining eligible expenses.
- PDAP rates are updated annually when the new guides become available. The guides used are:
  - *Saskatchewan Heavy Construction Association Equipment Rental Rates and Membership Roster*; and
  - *Saskatchewan Ministry of Agriculture Farm Machinery Custom and Rental Rate Guide*.

PDAP equipment rates include fuel, oil, and lubrication but do not include profit or capital costs.

Documentation must include the following:

- A description of the damage and the work required to restore the project/location to pre-disaster condition (without improvements) including applicable photos of the damage and the repairs;
- Photos must be captioned and must include the location.

Labour costs are eligible for incremental hours of the emergency operation only.

- As employees already receive a salary from the municipality or the band, only extraordinary personnel costs and overtime costs may be eligible for PDAP reimbursement. Normal work hours, which are incurred year after year, are considered a normal expense and do not fall under PDAP.
  - The accepted operator cost is the net operator's wage (CPP, EI, taxes and superannuation are removed from the gross wage). Specific employer contributions such as holiday pay and vacation leave are part of the accepted hourly rate. These amounts are defined with submission of the employee's payroll from the municipality or the band to the PDAP office.

The claimant must identify and report the equipment used, the unit operator, the time spent, the materials used and the activity for each project or legal location.

- To confirm the rate allowed for a specific piece of equipment used, please contact the PDAP office stating the type, size, etc, of the equipment (i.e. 1995 Champion 740A grader).

If equipment is damaged during the course of use, expenses relating to the repair of the equipment may be eligible. There is no allowance for normal equipment wear-and-tear.

PDAP staff will provide copies of the Local Government Authority Project Detail Sheet to use when preparing their submissions and requests for payment.

### **3.2 Park Authorities**

A park authority may make a disaster assistance claim in the amount required to restore any park services or any property of the park authority that is damaged as a result of the eligible disaster.

#### **Eligible expenses for park authority disaster assistance claims may include:**

- Response costs;
- Any necessary clearing of debris or wreckage caused by an eligible disaster from:
  - Channels and streams;
  - The inflow and outflow of sewers and storm drains to permit reasonable functioning of the sewer and storm drain system; and
  - Water supply reservoirs.
- Removing any building debris or any tree limb that is a source of danger to public safety;
- Restoration of health and sanitation facilities;
- Restoration of any street, road, bridge, sidewalk, wharf, and/or dock;
- Work to control further damages, such as sand bagging or temporary diking;
- Restoration of any dike, levee or drainage facility, including flood control and irrigation systems;
- Removing any emergency works or restoring any sites on which emergency works were located;
- Structural repairs to buildings that are provided for and maintained by the park authority, and intended for and used by the public (depreciated due to age of materials);
- Restoration of a sewer, water or light infrastructure owned by the park authority or for which the park authority is responsible; and

- Other expenses such as flagging/signage or extraordinary costs expended due to the disaster event.
- **NOTE:** Improvements or grade rises may be made if the municipality or the park wishes to improve the specific location at the time of repair or restoration; however, these improvements are not eligible under PDAP. The improvement costs must be separated from the eligible costs when submitted to PDAP for payment.

### 3.3 Health Care Facilities

A health authority may be eligible for disaster assistance in the amount required to restore any property that relates to the operation of the health care facility and that has been damaged or destroyed by an eligible disaster.

**Eligible expenses related to health care facility disaster assistance claims may include:**

- Response costs;
- Any building that is used to provide health services by the health care facility;
- Any building that is used to provide living accommodations for employees for the health care facility;
- Work to minimize further damages, such as sand bagging or temporary diking; and
- Any equipment, appliance, furnishing, clothing, or other personal property or fixture that is essential to enable the health care facility to provide health services.

In order to be eligible for assistance under PDAP, the health care facility must be operated on a not-for-profit basis.

### 3.4 Educational Institutions

The board of education, board of governors, college board, or any person that owns or operates an educational institution may make a disaster assistance claim in the amount required to restore any property that relates to the operation of the educational institution and that has been damaged or destroyed by an eligible disaster.

**Eligible expenses related to educational institution disaster assistance claims may include:**

- Response costs;
- Any building that is used to provide an educational service or that is used as living or office accommodation for the students, teachers, or other employees of the educational institution;
- Work to minimize further damages, such as sand bagging or temporary diking; and

- Any equipment, appliance, furnishing, clothing, or other personal property or fixture that is essential to enable the educational institution to provide educational services.

### **3.5 Government Ministries**

A ministry refers to a department, ministry, secretariat, office, board, or commission of the Government of Saskatchewan. They may make a disaster assistance claim in the amount required to restore any property that relates to the operation of the Ministry and that has been damaged by an eligible disaster.

**The Lieutenant Governor in Council may do the following:**

- Designate the ministries that have sustained damage because of an eligible disaster;
- Specify the amount of disaster assistance; and
- Impose any conditions on the payment of disaster assistance that the Lieutenant Governor in Council considers appropriate.

**Eligible items for government ministry disaster assistance claims may include:**

- Response costs;
- Any building that is used by the Ministry;
- Work to minimize further damages, such as sand bagging or temporary diking; and
- Any equipment, appliance, furnishing, clothing, or other personal property or fixture that is essential to enable the Ministry to provide their services.

### **3.6 Private Claimants & First Nation Residents**

#### **3.6.1 Private Claimant & First Nation Resident Responsibilities**

The **private claimant or First Nation resident** is responsible for the following:

- Taking pictures and videos and keeping samples of damaged items to substantiate their claim;
- Making emergency repairs and starting the cleanup process before an adjuster can complete a site inspection to assess the loss or damages;
- Documenting their activities, keeping track of the times worked and the equipment used;
- Keeping all invoices of expenses to submit to PDAP as well as proof of payment;

- Obtaining a “Private Property Application” form from their local municipal office or band office (this must be submitted to PDAP within six months from the date of the disaster);
- Identifying all damages to the adjuster during the site inspection; damages not identified to the adjuster during the site inspection may not be eligible.

**IMPORTANT: If structural damages are suspected** (e.g. damage to the foundation, a cement wall, etc.), the claimant must have a structural engineer evaluate the damages **before** the repairs can be conducted. Failure to do so may result in limited assistance from PDAP.

- For example, spring flooding in March and heavy rain in June are two separate events within one year; each event must follow a separate PDAP process.
- The claimant must contact the Local Government Authority or band office to report damage each time.

**It is the claimant’s responsibility** to respond to their loss to prevent further damage to their property. Not all preventive actions, emergency repairs and cleanup activities are covered for PDAP reimbursement. If you are concerned about eligibility, contact PDAP for more information.

### 3.6.2 Options for Repairs and Restorations

There are two options for restorations for private claimants:

#### (1) Contractor Performs Repairs/Restorations

Supporting documentation must include invoices and proof of payment for contracted work and invoices for materials purchased or a signed statement of materials used from stock.

The claimant should have their contractor provide a breakdown of costs showing labour and materials separately. Depreciation will be applied to materials only.

Invoice amounts on eligible items may be accepted as long as the rates charged are within the industry standards.

Taxes will be removed (GST and PST are not eligible under PDAP).

Only extraordinary costs may be accepted (not the usual, normal or incidental costs of daily living or operating a business).

#### (2) Private Claimant Performs Own Repairs and/or Restorations

If a claimant uses their own equipment to perform repairs and/or the restoration of their property, PDAP may reimburse the claimant using the guidelines on the following page.

**The labour wage** for claimants performing their own repairs and/or restorations is equal to **140% of the provincial minimum wage** as determined at April 1<sup>st</sup> of the year of the disaster; no other factors are included in this rate.

If the claimant used his/her own equipment to perform the repairs/restorations, **the equipment operational costs** (non-labour) may be eligible for reimbursement as well. These hourly rates are calculated in the following way:

- PDAP uses the rates listed in the most recent versions of two provincial equipment rental rate guides in their formula for determining PDAP-eligible expenses relating to the use of private equipment during disaster recovery.
- PDAP rates are updated annually when the new guides become available. The guides used are:
  - The *Saskatchewan Heavy Construction Association Equipment Rental Rates and Membership Roster*; and
  - The *Saskatchewan Ministry of Agriculture Farm Machinery Custom and Rental Rate Guide*.
- PDAP equipment rates include fuel, oil, and lubrication but do not include profit or capital costs.

The claimant must identify and report the equipment unit used, the unit operator, the time spent, the materials used and the activity for each project.

- The claimant must describe with detail what type of equipment is required (for example, farm/heavy equipment) indicating the make, model number, size, horsepower required, etc.
- For trailers, the claimant must indicate the length, type, # of axles, capacity (2-wheel vs. 4-wheel drive), etc.

### **3.6.3 Clean-up and Debris Removal (for all Private Claim Categories)**

Reimbursement for clean-up may include the use of equipment in addition to manual labour and may also include rental charges for specialized equipment, such as wet-vacs, chainsaws, fans or dehumidifiers, if required.

Compensation for clean-up and debris removal labour is calculated based on the lesser of:

- The actual number of hours of clean-up and debris removal, to a maximum of 300 hours; or
- The hours approved in accordance with the **PDAP Clean-up Guidelines** (see following page).

Claimants who conduct their own clean-up work may be reimbursed for their time at 100% of the Saskatchewan minimum wage as determined at April 1<sup>st</sup> of the year of the

disaster, within the limits outlined above.

Compensation for equipment used for clean-up and debris removal is calculated based on the lesser of:

- The actual cost; **OR**
- \$10,000.

#### **PDAP Clean-Up Guidelines**

- Claimants must substantiate with either an invoice or a signed written statement, which is confirmed by the adjuster.
- The hours used for clean-up will be based on the following criteria and paid out at an approved rate:
  - With respect to **overland flooding** to dwellings, building or structures:
    - Less than or equal to four (4) inches of water equates to actual number of hours to a maximum 40 hours of clean-up labour;
    - Less than or equal to four (4) feet of water equates to actual number of hours to a maximum of 150 hours of clean-up labour;
    - Greater than four (4) feet of water equates to actual number of hours to a maximum of 300 hours of clean-up labour;
    - For cleanup completed by a contractor, an additional \$1,000 over the maximum allotted in each above category may be claimed with the submission of paid receipts.
  - With respect to **plow wind** or **tornado damage**:
    - The amount that may be paid for cleanup labour equates to the actual number of hours to a maximum of 300 hours.
  - For reimbursement for the **cost of the equipment used for clean-up**, the eligible claimant must substantiate with an invoice plus proof of payment or a signed written statement which is confirmed by the adjuster, to a maximum of \$10,000 per eligible claim.
  - PDAP **hourly equipment rates** include fuel, oil, and lubrication but do not include profit, capital costs or the operator wage.
  - PDAP calculates reimbursement for the **hourly labour wage** using 100% of the Saskatchewan minimum wage as at April 1 of the year of the disaster; no other factors are included in this rate.
- Extraordinary situations shall be reviewed on a case-by-case basis and may warrant supplementary consideration.

### 3.6.4 Mould Prevention and Remediation

Essential steps must be taken **immediately** following a flood to mitigate the effects of mould on a claimant's property.

**REMEMBER:** It is the claimant's responsibility to **do everything possible to protect** their home/business and its contents. If professional assistance cannot be immediately secured, the claimant may need to perform the necessary measures to prevent the growth and spread of mould. **Failure to do so may result in limited assistance from PDAP.**

#### 3.6.4.1 Mould Prevention

Mould prevention is the claimant's responsibility. The following section will outline PDAP's expectations for claimants in their work to protect their own property and its contents.

**IMPORTANT:** Safety precautions must always be exercised when dealing with potential mould situations. A building affected by flood must only be entered **when it is safe** to do so and all those who enter must always wear proper **personal protective equipment (PPE)**.

#### Protecting your Contents

PDAP expects that **the following steps will be completed by the claimant immediately following the flood** (when it is safe to re-enter the building).

- All undamaged contents should be secured in a dry area.
- An inventory of all damaged contents including makes, models, serial numbers, approximate age and cost, etc. should be drafted.
  - The claimant should take as many photos as possible of the damaged building components and any damaged contents.
  - Nothing should be disposed of until compensation eligibility has been confirmed.
- If possible, the claimant should clean and sanitize all hard surface contents. This will prevent further damage to items which may be salvaged. Hot water, soap and disinfectant may be used.
- All information pertaining to the loss should be recorded: when/where the water entered the building, the water depth, how long was the water in the building, etc.



## Protecting your Building

The next step towards protecting your property is to **remove all standing water as soon as possible**. This can be done with the help of a pump or other effective means.

In most scenarios (several inches of water in a building for more than an hour or two), **the affected drywall and insulation will need to be removed as soon as possible** to prevent the growth of mould. There is no need, however, to remove wooden members such as stud walls, plates, etc. as these can be cleaned and sanitized in place. To determine how much of the drywall and insulation to remove:

1. Find the high-water mark on the affected wall;
2. Measure 1 foot above this mark. All drywall and insulation below this mark on this section of the wall will need to be removed.

The **affected areas should be dried** by any means other than heat (unless adequate negative air can be provided) to minimize secondary moisture damage in areas not affected by flood waters.

No damaged major components should be disposed of until coverage has been confirmed. Major components may include water heaters, furnaces, boilers, fireplaces, water filtration systems, etc.).

**IMPORTANT:** Talk with your PDAP adjuster **before completing any further repairs** or before hiring a contractor.

**REMEMBER:** Keep a log of all work done to protect your home: hours worked, who performed the work, what work was completed, etc.).

Consult the **PDAP Clean-Up Guidelines** on page 28 to determine potential financial assistance for actions taken toward protecting your home.

The claimant may consult the following website for helpful ideas and tips for flood clean-up procedures:

[www.lrws.gov.sk.ca/facts-about-mould-guide](http://www.lrws.gov.sk.ca/facts-about-mould-guide)

### 3.6.4.2 Mould Remediation

It is expected that if the proper preventative measures are taken, most flood damages will not lead to the propagation of mould. However, **if mould is still suspected after all the above-outlined precautionary steps have been taken**, the services of a reputable mould remediation company may become necessary.

1. The first step in determining if mould is indeed present in a building involves an **air quality test**. The claimant will need to secure a home inspector or air

quality measuring service to perform this test before any remediation efforts begin.

2. If an elevated presence of mould does indeed exist, the claimant will contact a reputable mould remediation company **requesting an estimate** of costs to perform the recommended remediation steps needed to get clearance.
3. These estimates are to be forwarded to the claimant's PDAP adjuster who will ensure that the scope of the repairs matches the quoted damage. **With the PDAP adjuster's approval**, the mould remediation company may begin their work.

**IMPORTANT:** PDAP requires **itemized invoices** from mould remediation companies, outlining materials, labour, travel, mileage, hotels, meals, equipment, overtime hours and any sub-contract work. **Failure to provide such documentation may result in limited assistance from PDAP.**

4. Once the mould remediators have completed their work, **clearance testing** needs to be performed by an independent firm (not by the remediators who performed the work as this poses a conflict of interest) to determine if the required remediation was performed adequately. Clearance testing **MUST** be conducted while the containment materials are still up.
5. Once clearance has been attained, containment materials may be removed and the repair process can begin.
6. If clearance cannot be given through mould analysis/testing, the contractor should not be paid until clearance can be made by further remediation methods and re-testing (and this at the contractor's expense, not the client's expense).
7. The claimant will then submit all applicable itemized invoices to PDAP, along with the favourable clearance test/report.

### **3.6.5 Principal Residence Claims (including First Nation Residents)**

The homeowner must use the home as the principal residence on a day-to-day basis for the home to be eligible for disaster assistance. The homeowner must meet eligibility requirements as outlined in the definitions found in Section 1 of these guidelines.

**Rental properties** are not eligible except where the landlord meets the small business criteria.

A **tenant** or **First Nation resident** can submit a disaster assistance claim for the loss of tenant-owned essential contents and clean-up costs.

- Only one disaster assistance claim may be submitted on behalf of all tenants who reside in the same rental unit.
- A copy of the lease agreement or a signed letter from the landlord must be submitted indicating the names of those who live in the unit. These names

must match the names on the application.

**Rent-to-own properties** may be eligible for disaster assistance as principal residence claims if the occupant of the property can provide a copy of the original rent-to-own agreement.

A **communal organization** may apply for disaster assistance for principal residences on behalf of its members.

- The dwellings must be the principal residences of the organization's members.
- Separate applications for each residence are to be submitted under the communal organization's name.

Some claims for principal residence damage may have **extenuating circumstances** surrounding the claim. The following are a few examples of situations that may be eligible for PDAP assistance:

- Dependent family members (as defined in Section 1 of these guidelines) living in a property owned by their parents and which suffered damages from a disaster.
- Individuals with unmarried children, over 18 years of age and in full time studies (condo owned by parents, students' principal residence).
- Owners had purchased the property at the time of the disaster, but had not yet moved in, leaving the property vacant. If both this new property and their old property suffered damages from the same event, potential claimants must choose one property only for which to submit a claim.

In cases where the damage is caused by a **combination of sewer backup and overland flooding**, PDAP may provide assistance up to 50% of the eligible damages.

- The claimant must check with their insurance agent and have their agent provide a letter indicating coverage. The claimant must also provide notification of any changes thereof subsequent to the date of that letter.

The purchase and installation of **sump pump(s)** to help prevent further damage may be eligible if they are installed during the disaster or within two weeks from the end date of the disaster.

- The installation of a sump pump is best done as soon as possible; however, an allowance of 2 weeks after the disaster event may be made if needed.
- A dated invoice is required as proof of purchase.
- If a sump pump is purchased but not in use, it is not eligible.

**Recreational properties** are not eligible for assistance, except where they are used as a principal residence (as defined in Section 1) by the owner. Proof that the property is the principal residence must be provided.

Assistance is not available for damages to residential trees or farm shelterbelts.

- Farmyard tree debris removal may be eligible when the safety of humans or livestock is at stake. See the **PDAP Clean-up Guidelines** outlined on page 29.

The following **non-essential items** for residences are not eligible under PDAP:

- Landscaping (flowers, trees, shrubs and grass), boat houses, docks, pleasure boats, recreational trailers, jewelry, artwork, antiques, decorative fencing, swimming pools, recreational vehicles, and other recreational equipment.

Damage to **essential contents** of the principal residence may be eligible. PDAP essential contents consist of the following items:

Essential Contents	Limit per Claim	Stipulations
Air conditioner, purifiers, dehumidifiers	One per application	Limited to applications supported by a medical certificate indicating they are required or certain small businesses.
Bathroom towels	Per application	-
Bed linen (sheets, pillows/cases, blankets or bed in a bag)	Per lived in bed	-
Bedroom suite	One per lived in bedroom	-
Beds and mattresses	Per lived in bed	Limited by pre-disaster sleeping arrangements; e.g. if two slept in one bed, then an appropriate replacement is provided; adjuster to verify sleeping arrangements.
Books (hard and soft cover)	Per application	Limited to vocational use only
Calculator	One per person	Limited to vocational use only
Child/Infant car seat	One per infant/toddler	Eligible if date is prior to manufacturer expiry date. If stored, must be intended to be used prior to manufacturer expiration. Must be verified by adjuster.
Clothing	Per person living in house	Eligible if clothing is for essential personal and business use. Stored clothing must be intended to be used within a reasonable amount of time (dependent on the item).
Coffee and end tables	Per application	-
Computer (includes CPU, monitor, printer, keyboard/mouse) or laptop	One per application	-
Desk & chair	One per household	-
Dining room suite	One per application	Allow one of the following: dining room table or kitchen set
Dishes and glasses	Per application	Maximum 2 place settings per person living in the house or as reasonably replaced.
Dryer	One per application	-
Flatware	Per application	-

Freezer	One per application	-
Fridge	One per application	-
Health items (prescription glasses, dental appliances including dentures, prescription medicines, etc.)	Per person living in house	Allow where assistance is not available from other sources, including medical insurance.
Household miscellaneous (i.e. broom, mop, ironing board, soap and laundry supplies)	Per application	-
Kitchen linen	Per application	-
Kitchen pots and pans	Per application	-
Kitchen set (table and chairs)	One per application	Allow one of the following: dining room table or kitchen set.
Lamps	Per application	Allow if there is no overhead lighting.
Lawnmowers (push)	One per application	-
Lawnmower (riding)	One per application	Allow if determined essential.
Living room suite (excluding coffee and end tables)	One per application	-
Microwave	One per application	Allow if there is no stove.
Musical Instruments	Per application	Limited to vocational use only.
Personal Hygiene	Per application	-
Radios	One per application	-
Small appliances & utensils (i.e. toaster, can opener, and coffee maker)	Per application	-
Snow blower	One per application	-
Stove (electric or gas)	One per application	-
Stroller	One per infant/toddler	If stored, must be intended to be used in reasonable amount of time.
Telephones	Two per application	-
Cellular Phones	One per application	-
Television (for repair or replacement)	One per application	-
Essentials for reception	One per application	-
Vacuum	One per application	-
Washing machine	One per application	-

- All items are subject to depreciation as per the **PDAP Depreciation Guidelines**.
- Extraordinary situations will be reviewed on a case-by-case basis and may warrant supplementary consideration.

The following guidelines apply to **claims for damage to concrete**:

- The damage must be a direct consequence of the disaster to which the claim relates;

- The severity of the damage must be demonstrated by inordinate heaving and cracking as opposed to normal pressure cracks, flaking, crumbling and other forms of concrete deterioration;
- Competitive estimates may be required before repair/replacement is authorized if the restoration is, or appears to be, unreasonable;
- All possible repair procedures (filling, capping, slab-jacking, etc.) must be considered before replacement is authorized;
- Depreciation will be applied if replacement is required in accordance with the **PDAP Depreciation Guidelines**; and
- Both poured-in-place concrete and masonry type basement walls are highly susceptible to cracking and some movement due to lateral pressures generated by highly expansive soils. Claims for such damage may require investigation and/or assessment by an engineer or other consultant.

### 3.6.6 Agricultural Operation Claims

In order to qualify for assistance as an agricultural operation, a farm must meet the small business criteria.

When a farm property suffers severe damage to both the principal residence and the farmland, the claimant may submit a claim for the principal residence and a separate claim for the farm property.

- However, in the case of wind damage, only one claim for wind will be accepted.

In order for a particular section of farmland to be eligible for PDAP assistance, the rural municipality in which it is located must be designated. If a claimant owns farmland located in two or more municipalities, each municipality must be designated eligible and the owner must file separate claims in each rural municipality.

**Eligible expenses related to agricultural operation disaster assistance claims may include:**

- **Equipment**
  - Uninsurable equipment, appliances, furnishings and clothing essential to carrying on the operations of the business.
- **Supplies**
  - Uninsurable essential supplies for carrying on the agricultural enterprise;
  - Portable calf shelters (50% coverage if required during temporary displacement); and
  - Portable feeders such as watering bowls (50% coverage if required during temporary displacement).

- **Erosion**

- Erosion to farmland (i.e. washouts, gullies):
  - The twelve (12) most damaged quarter sections of land may be claimed;
- Farm driveways, access roads to bin yards or feed lots (this does not cover trails or shortcuts within the farm):
  - Claims for such damage may require investigation and/or assessment by an engineer or other consultant; and
- Authorized temporary dirt dams or dikes only.
- **NOTE:** PDAP does not provide assistance for ruts on farmland caused by machinery.

- **Fences and Corrals**

- Freestanding essential corrals and fences only, not decorative (must have livestock and qualify as a primary agricultural enterprise);
- Free standing fences (in flooding, tornado, plow wind events);
- 3-sided cattle shelters may be eligible under PDAP for loss or damage due to flooding, but may not be eligible for loss or damage due to wind or tornado as insurance may be available for this type of loss;
- If livestock must be moved due to the disaster, and new fencing is required to contain the livestock as before, the fencing is eligible at 50% (future asset);
- Corrals and board fences are insurable for fire and wind if attached to a building, therefore, not eligible under PDAP.

- **Produce and/or Livestock Feed/Fodder (in storage)**

- The following general rules will be followed to determine eligibility for PDAP regarding crops in storage:
  - Crops must be harvested.
    - For hay, this means *baled*.
    - For other crops, such as grains, this means *combined*.
  - Crops must be stored.
    - For small square hay bales, this means in stacks. The quality of hay in square bales will deteriorate if left unstacked in fields. Small square bales must be stacked to preserve the quality of the hay and be considered stored.
    - For large round or square hay bales, the actual large bale can be considered in storage whether it is where it was dropped from the baler or placed in rows (stacks) on the edge of a field or on high ground. Due to the shape of round

bales, and the density of large square bales, along with the small surface area to volume ratio, the quality of hay is preserved in larger bales. Large bales are not preserved any better placed in rows or stacks.

- For other crops, such as grains, storage means placed in grain bins, or in temporary bins (pile within a ring) and covered (with a tarp, etc.). Grain simply left in piles on the ground is not eligible under PDAP.
- There are often extenuating circumstances where the disaster affects the ability of the farmer to put the bales into storage. For example, if flooding occurs very shortly after bales are made, or if wet weather persists after bales are made, it may not be possible to access the bales to store them. Flooding for any time period will have a detrimental impact on the quality of hay in bales. Even if flooding occurs and recedes, the quality of the bale will, in all likelihood, be compromised by flooding.
- The above guidelines will generally be followed when considering the extenuating circumstances surrounding bales not yet in storage:
  - Must be stored within one month after baling.
  - Consideration, on a case-by-case basis may be given where:
    - Wet weather has persisted one month after baling so the claimant cannot access the bales;
    - Flooding has occurred less than one month after baling so the claimant cannot access the bales; or
    - Special circumstances, such as a serious health issue, does not allow for the removal of the bales.
- Most standing crop losses, net yet harvested, are covered under *Saskatchewan Crop Insurance*.

▪ **Livestock**

- Expenses relating to the movement of livestock may be eligible if livestock was moved to avoid imminent danger, as long as no other program provides similar assistance.
- Expenses relating to the displacement of livestock may also be eligible if livestock can no longer remain where they are due to the effects of the disaster (for example, if a pasture becomes flooded).

*In most cases, there is some type of insurance available, either provincially or federally for **crop or livestock losses**. Expenses relating to livestock losses are considered **ineligible** for PDAP assistance. PDAP supports the role of the Ministry of Agriculture with respect to any existing or potential program which might provide financial assistance for these types of loss.*



### 3.6.7 Small Business Claims

The small business filing a PDAP claim must be a business operated in Saskatchewan for profit as defined in Section 1 of these guidelines.

Small business (includes agricultural operation) applications require **proof-of-income**, such as:

- A tax return showing the gross income of farming operations (i.e. AgriStability Form or the Canada Revenue Agency Form T2042 – *Statement of Farming Activities*), rental property or business revenue for the most recent tax year is required (i.e. Canada Revenue Agency Form T2125 – *Statement of Business or Professional Activities*).
- **NOTE:** Unaudited financial statements or statements which only list net income and/or expenses will not be accepted as proof-of-income.

Cemeteries are not eligible for PDAP unless they are operated as a private business or owned by a church and controlled as a small business.

Greenhouse plants, vineyards, fruit trees, or other similar plants used in a small business operation may be eligible.

#### **Eligible expenses related to small business disaster assistance claims may include:**

- Damaged **stock-in-trade** and **supplies** belonging to a small business are eligible for disaster assistance if the damage is directly related to the disaster.
- Damage to **tree nurseries** (stock-in-trade) and to **greenhouse operations** (plants and buildings) may be eligible, subject to the business providing proof of repairing the damage to buildings or replacing the stock-in-trade.
  - In the case of stock-in-trade (i.e. trees), **no assistance will be provided unless replacement stock is purchased.**
- A small business (classified as a corporation, co-operative or partnership) is eligible to file one disaster assistance claim for a maximum of \$500,000.
  - If the business is **incorporated**, the claim is filed in the name of the corporation.
    - Separate claims cannot be filed by each shareholder for damage done to the business.
  - In the case of a **partnership**, the partnership is eligible to submit one application in the name of the partnership.

**NOTE:** PDAP does not provide disaster assistance to **large businesses** as they usually have sufficient resources to cover damage costs and continue operating. As well, large businesses often have access to comprehensive insurance coverage.

### 3.6.8 Non-Profit Organization Claims

PDAP applications for charitable organizations, park authorities and boards need to provide proof of charitable status documentation or registration information;

- Only providing registration numbers is insufficient.
- Not-for-profit organizations, volunteer groups and community groups need to provide a mission statement outlining their activities and involvement in community.

**Eligible expenses related to non-profit organization disaster assistance claims may include:**

- Restoration of any building that is used by the non-profit organization to provide community services;
- Restoration of any building that is used to provide living accommodations for employees of the non-profit organization (i.e. whose housing is provided by the non-profit organization); and
- Any equipment, appliance, furnishing, clothing, or other personal property or fixture that is essential to enable the non-profit organization to provide community services.

## 3.7 Temporary Displacement Assistance

Temporary displacement refers to a period in which an eligible claimant can no longer reside and/or operate out of their primary location due to damage caused by an eligible natural disaster.

Temporary displacement claims are not cost-shared. PDAP will pay 100% of eligible costs up to the maximums.

A temporary displacement claim can apply to any of the following:

- An individual including a First Nation resident;
- A small business;
- A non-profit organization;
- The board of education of a school division, the board of governors of a school division, or any other person owning or operating an educational institution;
- A department, ministry, secretariat, office, board or commission of the Government of Saskatchewan;
- A regional health authority or affiliate within the meaning of *The Regional Health Services Act*, or the board of governors/managers of a health care facility in Saskatchewan;
- A local government authority including a First Nation; and

- A park authority.

Temporary displacement assistance is applicable when the claimant cannot utilize the following items, as a result of damage that occurred as a direct result of an eligible disaster:

- A principal residence (in the case of an individual); and
- Any property that is essential to the operation (in the case of all categories other than a principal residence).

A temporary displacement claim, other than for a principal residence, is made to recover any extraordinary costs incurred during the temporary displacement period for the purposes of continuing to provide services.

Temporary displacement assistance provided by PDAP coordinates with the Ministry of Social Services' Emergency Social Services (ESS) policies and community-based organizations.

Temporary displacement may occur at any time during a claim as long as the displacement is a direct result of the disaster.

**NOTE:** Displacement accommodations should not exceed the client's standard of accommodation prior to the disaster and must be in line with reasonable market rates.

**Eligible expenses related to temporary displacement disaster assistance claims may include:**

- **Accommodations:**
  - Hotel (claimant must submit actual receipts)
    - Hotel parking
  - Rent (claimant must submit actual receipts)
  - Private accommodations (\$35 per day, per claim)
- **Utilities (applies to rental only):**
  - This only applies if the utilities at the primary location have not been disconnected.
  - If the utilities have been disconnected, then the claimant is still only responsible for one set of utilities and is not incurring an extraordinary expense.
  - Copies of both invoices, primary location and rental property, are required for the following utilities:
    - Basic telephone services;
    - SaskPower;
    - SaskEnergy;
    - Water.

▪ **Other eligible expenses may include:**

- Rental of commercial storage containers/lockers (claimant must submit actual receipts);
- Extraordinary vehicle expenses:
  - If the area of temporary relocation is more than 20 kilometres from the claimant's original residence, partial extraordinary expenses relating to extra driving time (calculated in hours, not kilometers) may be eligible under PDAP. Other situations will be examined on a case by case basis.
  - A signed statement of purpose, number of hours and type of vehicle is needed.
    - Examples of reasonable costs for vehicle expenses including traveling to and from work, to and from doctors, etc.
- Moving costs (claimant must submit actual receipts);
- Special needs equipment/supplies (actual receipts and a doctor's note explaining medical need are also required for determining reasonable costs).

**NOTE:** Any other types of expenses deemed to be extraordinary may be submitted to PDAP to determine eligibility. Actual receipts and a reasonable explanation and documentation of the expenses are required for PDAP to consider eligibility.

▪ **Meal Allowances:**

- In unusual circumstances where individuals and families under PDAP are displaced from their homes and, due to low vacancies in other rental accommodations, remain in temporary accommodations such as hotels without access to cooking facilities, assistance for extraordinary meal costs may be provided as per the following:
  - A meal allowance of up to \$20 per day for Individuals, \$60 per day per family of 4, and an additional \$10 per day per family member for families greater than 4 people can be provided to offset the higher costs of meals in restaurants.
  - This is based on the difference between restaurant meals and cooking at home.

### Examples of INELIGIBLE displacement expenses under PDAP:

- Displacement assistance is NOT provided in a situation where a claimant is a registered owner of another property, which is available for use. Examples include:
  - Rural property owners who may own another source of accommodation within a reasonable distance from their primary residence; or
  - Claimants who own rental properties within reasonable distance from their primary residence.
    - In these examples, PDAP may provide an extraordinary vehicle expense claim (as outlined above) to offset transportation expenses.
- Claimants are NOT eligible for PDAP displacement expenses when they are no longer responsible for rent at their pre-disaster residence.
- Displacement assistance is NOT provided in situations where claimants have obtained alternative long-term accommodations; examples include:
  - Claimants have taken a lease on alternative rental accommodations; or
  - Claimants have purchased another property in which to live.
- The following items are also NOT considered eligible under a displacement assistance claim:
  - Personal long distance telephone calls;
  - Food and beverages;
  - Cable television and internet services.
    - However, this is dependent on the type of claim (for example, if these services are required for business, etc.)

## 3.8 Mitigation Assistance

A mitigation claim refers to enhancements that are taken within specific repair or rebuilding projects to reduce vulnerability to future disasters.

**NOTE:** The processing of mitigation claims is suspended until further notice.

## **Section 4 - Eligibility**

### **4.1 Event-Specific Examples of PDAP-Eligible Expenses**

The following information may not include all eligible items.

#### **4.1.1 Local Government Authorities & First Nations**

For disaster events caused by **flooding** or **heavy rain**, the following are examples of eligible expenses under PDAP:

- Designated roads and bridges;
- Work to minimize further damages from an imminent threat, e.g. sand bagging or diking (does not include work done to drain fields or sloughs);
- Extraordinary amounts of required materials (e.g. gravel, but does not include normal maintenance yardage);
- Structural restoration (e.g. to municipal buildings – value depreciated according to age).
- Machinery/tools/supplies which are not insurable under a policy in Saskatchewan (depreciated according to age);
- Sewer/water/utilities (e.g. restorations to utilities, including pumping to control damages if necessary);
- Cleaning up of debris (must be a safety issue); and
- Incremental expenses (e.g. flagging/signage that the road must be closed; extraordinary costs expended due to event, etc.).

For disaster events caused by **tornadoes**, clean-up and debris removal may be eligible under PDAP. Most damages, however, would be insurable.

#### **4.1.2 Private Claimants & First Nation Residents**

For disaster events caused by **flooding** or **heavy rain**, the following are examples of eligible expenses under PDAP:

- **Principal Residence**
  - Furnace and hot water heater (e.g. inspection, cleaning and/or repairs according to SaskPower Emergency Procedures Guidelines);
  - Essential contents as per the PDAP Essential Contents Policy;
  - Carpeting and underlay;
  - Building (e.g. drywall, wall board, insulation, vapour barrier);

- Garage and driveway at principal residence;
- Sewer, water and utility hookups;
- Work to minimize further damages (e.g. temporary sand bagging or diking);
- Clean-up of debris (labour and equipment use to the maximum allowable in accordance with the **PDAP Clean-up Guidelines**); and
- Mould remediation, in accordance with the **PDAP Mould Remediation Guidelines**.

- **Small Business**

- Any real property occupied for the purposes of the small business;
- Uninsurable stock, supplies, equipment, machinery, and tools essential to livelihood of the business;
- Work to minimize further damages (i.e. temporary sand bagging or diking);
- Clean-up of debris (labour and equipment use to the maximum allowable in accordance with the **PDAP Clean-up Guidelines**); and
- Mould remediation, in accordance with the **PDAP Mould Remediation Guidelines**.

- **Agricultural Operation**

All eligible items included in a **small business claim**, as well as the following:

- Essential fencing, free standing corrals, farm building or other structure;
- Erosion to productive agricultural field erosion that is directly caused by the disaster;
- Farm access road (does not include trails within the farm);
- Livestock feed (bales) in storage, grain in storage;
- Uninsurable machinery, tools, equipment essential for livelihood of the business; and
- Does not include work done to drain fields or sloughs.

For disaster events caused by **plow winds** or **tornadoes**, the following are examples of eligible expenses under PDAP:

- **Principal Residence**

- Most damages would be insurable.

- However, clean-up and debris removal may be paid to the maximum allowable in accordance with the **PDAP Clean-up Guidelines** (must be safety issue).

- **Small Business and Agricultural Operation:**

- Essential fencing (uninsurable);
- Corrals (uninsurable);
- Clean-up and debris removal may be paid to the maximum allowable in accordance with the **PDAP Clean-up Guidelines** (must be safety issue).

## 4.2 Event-Specific Examples of PDAP-Ineligible Expenses

The following information may not include all ineligible items.

### 4.2.1 Local Government Authorities & First Nations

The following are examples of INELIGIBLE expenses under PDAP:

- Regular scheduled employee hours;
- Capital costs of municipal or band-owned equipment.

### 4.2.2 Principal Residences (including Farm Homes & First Nation residences)

The following are examples of INELIGIBLE expenses under PDAP:

- Power lines and poles attached to insured building (insurable);
- Vehicles-personal (insurable);
- Home landscaping (e.g. flowers, trees, shrubs and grass, topsoil [non-essential]); however, these expenses may be eligible if a municipal bylaw is in effect requiring landscaping or lawns;
- Vegetable gardens;
- Decorative fences, privacy fences, decorative walls or privacy walls if non-essential (Note: if wall totally surrounds the home and water cannot get around the wall, these expenses may be eligible);
- Jewellery, art work, antiques, pictures, camera equipment;
- Garages not at primary residence;
- Recreational (not essential to livelihood):
  - Stereo equipment, VCRs, DVDs;
  - Cabin/cottage (if not the claimant's principal residence);
  - Trailers;



- Docks;
- Boat houses;
- Boat lifts;
- Pleasure boats;
- Swimming pool;
- Recreational vehicles; and
- Treadmills, exercise equipment, sporting equipment and weigh scales (may be considered if doctor-prescribed).

### 4.2.3 Agricultural Operations

The following are examples of INELIGIBLE expenses under PDAP:

- Machinery (harvesting and non-harvesting);
- Tools (any device or apparatus used for machinery or building repair, construction or maintenance, usual to a farming operation);
- Insurable livestock and expenses related to livestock losses.
- Barns (depends on age, structural condition and event excluding flooding);
- Crop loss including vegetable crops (most crops covered by crop insurance);
  - Loss of income (insurable);
  - Loss of production (insurable);
  - Loss of inputs: chemicals, fertilizers, additives, seeds;
  - Wildlife damage to crops left standing (program under crop insurance);
  - Native hay land; and
  - Drought losses.
- Loss or damage of field shelter belts, except for cleanup in yards (must be a safety issue).
- Miscellaneous farm property, including:
  - Cattle squeezes and chutes
  - Watering bowls,
  - Aeration fans
  - Bin sweeps
  - Weigh scales
  - Pumps and generators
  - Pond mills

- Pressure washers
- Drill fills
- Portable water
- Chemical and fuel tanks (not mounted on stand, cradle or similar platform)
- Irrigation equipment, tack equipment

#### **4.2.4 Small Businesses**

The following are examples of INELIGIBLE expenses under PDAP:

- Business interruption;
- Loss of income;
- Loss of production;
- Losses considered normal, usual or incidental; and
- Operating costs or expenses.