

Provincial Disaster Assistance Program 2019 General Claim Guidelines

Effective April 1, 2019

saskatchewan.ca

Saskatchewan! 

Table of Contents

Section 1 – Overview	1
1.1 Designation of Eligible Assistance Areas.....	2
1.2 Program Timelines	2
1.3 Program Limitations.....	3
1.3.1 Property Damage and Loss Claim Maximums.....	4
1.3.1.1 Private Property Damage and Loss Claim Maximums	4
1.3.1.2 Other Property Damage and Loss Claim Maximums	4
1.3.2 Temporary Displacement Assistance Claim Maximums	4
1.3.3 Mitigation Assistance Claim Maximums	5
1.4 Criteria for Eligible Claims – Important Definitions	5
1.5 PDAP Cost-Sharing (Deductibles).....	7
Section 2 – Process	8
2.1 Eligible Designations	8
2.1.1 Local Government Authority and First Nation Responsibilities.....	8
2.1.2 Private Claimant and First Nation Resident Responsibilities	8
2.2 After Designation	9
2.3 Applying for Assistance	9
2.3.1 Local Government Authority and First Nation Applications.....	9
2.3.2 Private Claimant and First Nation Resident Applications	10
2.4 Receiving Payment	12
2.4.1 Local Government Authority and First Nation Claim Payments	12
2.4.2 Private Property Claim Payments for Non-Structural Damages	13
2.4.3 Private Property Claim Payments for Structural Damages	13
2.4.4 Appealing a Property Damage Report - All Types.....	14
Section 3 – Assistance Available	15
3.1 Local Government Authorities and First Nations.....	15
3.1.1 Options for Repairs and Restorations	16
3.2 Park Authorities.....	17
3.3 Health Care Facilities.....	17
3.4 Educational Institutions	18

3.5 Government Ministries	18
3.6 Private Claimants and First Nation Residents	19
3.6.1 Private Claimant and First Nation Resident Responsibilities	19
3.6.2 Options for Repairs and Restorations	19
3.6.3 Clean-up and Debris Removal for all Private Claim Categories	20
3.6.4 Mould Prevention and Remediation	21
3.6.4.1 Mould Prevention	21
3.6.4.2 Mould Remediation	22
3.6.5 Principal Residence Claims (including First Nation Residences)	22
3.6.6 Agricultural Operation Claims	25
3.6.7 Small Business Claims.....	27
3.6.8 Non-Profit Organization Claims.....	27
3.7 Temporary Displacement Assistance	28
3.8 Mitigation Assistance	30
Section 4 – Eligibility	31
4.1 Event-Specific Examples of PDAP-Eligible Expenses	31
4.1.1 Local Government Authorities and First Nations.....	31
4.1.2 Private Claimants and First Nations Residents.....	31
4.2 Event-Specific Examples of PDAP-Ineligible Expenses	32
4.2.1 Local Government Authorities and First Nations.....	32
4.2.2 Principal Residences (including Farm Homes and First Nation Residences).....	32
4.2.3 Agricultural Operations.....	33
4.2.4 Small Businesses.....	33

Section 1 – Overview

The Provincial Disaster Assistance Program (PDAP) provides financial assistance to eligible claimants located in a municipality, First Nation or park that have 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 insurable losses including drought, frost damage and most 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 six general categories of claimants who may apply for disaster assistance:

1. Local government authorities and 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 three 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 fullest extent possible. If a claimant has not taken sufficient measures to protect or fix 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:

- The 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
- The 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.
 - If one of the above criteria has been met then 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 such as a municipality to be designated and eligible to submit a claim, one of the following criteria must be met. Note: First Nations are exempt from this 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 per cent 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 per cent of the most recent confirmed taxable assessment;
Or
 - For a park authority other than a regional park: 0.10 per cent 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 its 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 in.

1.2 Program Timelines

The local government authority, First Nation or park authority must submit a request for PDAP assistance within one 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.

After a community has been designated as a disaster area, all potential claimants have six months from the date of the disaster to submit an application form and supporting documentation.

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

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

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

1.3 Program Limitations

There are three 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 has been 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 its pre-disaster condition.

- Any improvements or upgrades to the property are the responsibility of the property owner.
 - Exception: 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 changed code. This is only applicable if the upgrade is directly related to a repair that is eligible under PDAP.

If a 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 a property. It is applied utilizing industry standard depreciation rates.

Eligible claims under PDAP depend 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 such as that available from a government or other community-based organization(s); or
- If the loss is recoverable by law.

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

PDAP does not cover insurance deductibles nor can it top up insurance coverage. However, until residential flood insurance is considered to be reasonably available in Saskatchewan, PDAP assistance may be considered in situations where eligible claimants can demonstrate that they are worse off as a result of purchasing residential flood insurance than if they had made a claim through PDAP.

- Should there be an insurance payout for damaged items; PDAP will request a detailed statement from the private insurer indicating what the payment consisted of.

There are set maximums for clean-up labour and equipment in accordance with the PDAP Clean-Up Guidelines as shown in Section 3. The labour rate for private claimants who perform their own cleanup is defined as 100 per cent of the Saskatchewan minimum wage rate established on April 1 preceding the start date of the event.

The labour rate for private claimants who perform their own repairs is defined as 140 per cent of the Saskatchewan minimum wage rate established on April 1 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 such as roads, government buildings, hospitals and educational institutions.

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 cost to repair damages attributable to the event is greater than the pre-disaster appraised value of the property, PDAP will compensate the lesser of:

- The percentage of damages determined by the engineer to be directly attributable to the disaster event, less the deductible; and
- The appraised value of the pre-disaster condition of the property; less the deductible.

Compensation may also include the following:

- Eligible damaged personal property; and
- The cost to demolish or remove the property supported by receipts and proof of payment.

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

The maximum amount of compensation that can be paid 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 months from the date the eligible claimant is displaced.

- Extensions beyond the six-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 it can be shown 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. Example: 30 x \$100,000 = \$3.0 million.

Educational institution: Any of the following institutions that are 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*;
- Saskatchewan Polytechnic as continued pursuant to *The Saskatchewan Polytechnic 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: 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;
- The Saskatchewan Health Authority or a board of governors or board managers of a health care facility in Saskatchewan;
- A park authority; or
- A conservation and development authority.

First Nation resident: A claimant currently residing on reserve.

Frost boils: A defective spot in the surface of a pavement or gravel road due to the pulverizing and swelling action of frost. Frost boils are standard maintenance issues and are not eligible under PDAP. Frost boils are sometimes referred to as wet spots.

Local government authority:

- 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. Also see the definition of structural damage. Examples of non-structural damage 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 Provincial Capital Commission (responsible for Wascana Centre), 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 principal 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;
 - Driver's license or provincial identification which was 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 the year before the disaster occurred;
- The business does not employ more than the equivalent of 20 full-time employees; and
- The business is an owner-operated enterprise where the individual owner-operator is acting as a day to day manager and owns at least 50% of the business.

If the business has been in operation for less than one year, eligibility can be based on satisfactory evidence submitted by the claimant which proves 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. Also see non-structural damage. Examples of structural damage may include:

- Foundation damage;
- Load-bearing wall damage such as beams, but not the drywall; etc.

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:
 - Five per cent of eligible expenses are the claimant's responsibility; the remaining 95 per cent of eligible expenses are payable by PDAP.
- Municipal claims:
 - Municipal claim deductibles are based on the calculation of 0.10 per cent of the most recent confirmed taxable assessment;
 - Once expenses have reached this amount PDAP pays additional eligible expenses at 100 per cent.
- First Nation claims for band-owned property:
 - There is no deductible for these claims.
 - PDAP pays eligible expenses at 100 per cent.
- Regional Park Authority Claims:
 - Regional park authority deductibles are based on the calculation of 0.10 per cent of the most recent confirmed taxable assessment;
 - Once expenses have reached this amount PDAP pays additional eligible expenses at 100 per cent.
- Park Authority, other than a Regional Park claims:
 - Park authority deductibles are based on the calculation of 0.10 per cent 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 per cent.
- Ministry, Saskatchewan Health Authority and Educational Institution Claims:
 - There is no deductible for these claims.
 - PDAP pays eligible expenses at 100 per cent.

In a single year where a municipality or park 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 and First Nation Responsibilities

The local government authority including elected officials, administrators, clerks and band councils 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 becomes involved the easier it will be for PDAP to assist with processing and substantiating a claim.

The local government authority or First Nation must submit a request for assistance within one month 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.
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. After 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 and 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 unavailability 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 such as 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 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 with the registration process it is the local government authority or band council's responsibility to distribute the registration forms to all claimants in their area and assist in preparing and submitting them to the PDAP office within the six-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 and 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 the damages.
 - Ideally this should be done before repairs are initiated; however, required preventative actions and emergency repairs should be performed immediately.
 - All 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 and First Nation Resident Applications

This category of applications includes claims relating to:

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

The titled owner of the property, tenant claims excluded, must submit the application and meet PDAP's criteria.

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. Applications can be mailed directly to PDAP or submitted to their local government authority or band office. 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, which is addressed to the claimant on the insurer's letterhead (not the broker's), and includes: the policy number; date of loss; the location(s) of the loss; and a statement indicating that the claimant does not have coverage and that coverage was not available for purchase for damages as a result of the weather event.
 - Photos of all damages.
 - For landslide claims, if a pre-development geotechnical report was completed for the property, it must be submitted to PDAP. It is expected that the report's recommendations will be followed in order to qualify for PDAP.
 - For a principal residence tenant claim:
 - Copy of lease agreement; and
 - Photos of all damages.
 - For an agricultural operation claim:
 - T1 General Personal Tax Returns, this return must include the T2042 – Statement of Farming Activities.
 - Notice of Assessment from Canada Revenue Agency (CRA) that corresponds to the above T1 General Personal Tax Return.
 - If filing as a Corporation: the T2 Corporate Tax Return including Schedules 1 and 125.
 - The CRA Corporate Notice of Assessment that corresponds with the above T2 Corporate Tax return.
 - Insurance denial letter which is addressed to the claimant on the insurer's letterhead (not the broker's), and includes the policy number, date of loss, the locations of the loss and a statement indicating that the claimant does not have coverage and that coverage was not available for purchase for damages as a result of the weather event.
 - Photos of all damages.
 - For a small business claim:
 - T1 General Personal Tax Returns, this return must include the T2125 - Statement of Business or Professional Activities. Notice of Assessment from CRA that corresponds to the above T1 General Personal Tax Return.
 - If filing as a Corporation: the T2 Corporate Tax Return including Schedules 1 and 125.
 - Insurance denial letter, which is addressed to the claimant on the insurer's letterhead (not the broker's), and includes the policy number, date of loss, the locations of the loss and a statement indicating that the claimant does not have coverage and that coverage was not available for purchase for damages as a result of the weather event.
 - A copy of the lease agreement if the small business is located in a rental property.
 - Photos of all damages.

- Rental Property – Same documents as above along with the Statement of Real Estate Rentals T776.
 - The Statement of Real Estate Rentals must specifically show the gross rental income for each damaged property and the claimant must demonstrate that the assets in question are essential to the operation of the business.
 - For a non-profit or charity claim:
 - Tax return indicating gross income.
 - Proof of charitable status documentation or registration information.
 - A Mission Statement.
 - Insurance denial letter, which is addressed to the claimant on the insurer’s letterhead (not the broker’s), and includes the policy number, date of loss, the locations of the loss and a statement indicating that the claimant does not have coverage and that coverage was not available for purchase for damages as a result of the weather event.
 - Photos of all 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.

While PDAP will determine final eligibility on a claim, the adjuster report identifies potentially eligible items and will include the following:

- a) Date that the damage occurred;
- 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; and
- f) Other information relevant to process the claim.

Any improvements or upgrades to the property are the responsibility of the property owner. Exceptions include damages, as confirmed by the adjuster, where codes or standards changed prior to the date of the disaster, and now require an upgrade to meet code.

Ideally, the adjuster’s assessment should be done before repairs are initiated.

However, PDAP recognizes that if required, preventative actions and emergency repairs may need to be performed immediately. 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 payment, based on the adjuster report, the claimant must provide a letter 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 about 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 and First Nation Claim Payments

Municipalities, First Nations, park authorities, educational institutions, the Saskatchewan Health Authority and government ministries must provide written documentation such as a signed statement of work and/or paid invoices supporting 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 documenting the damages and providing an estimate of costs for repairs and/or restorations to specific locations. However, response costs may be submitted immediately for review.

An advance payment of 60 per cent of the total eligible engineer's estimate less the deductible, may be paid.

Records of payment and actual costs by project/location indicating labour, materials and equipment charges for completed work in accordance with the engineer's report must be submitted. Averages are not accepted.

After a municipality or First Nation has submitted invoices exceeding the amount of both the advance and the deductible, progress payments may then be paid. If the work is completed in stages the claimant may choose to submit invoices and information in stages resulting in 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 of the vendor, including a phone number;
2. The invoice number;
3. The date of purchase;
4. A description of item(s) being purchased (not just the dollar amount or the UPC/SKU number); and
5. The method of payment.

Proof of payment may be requested by PDAP at a later date. To expedite a payment, proof of payment should be sent in by the claimants at the same time as their paid receipts are submitted.

Reimbursement will be based on the information submitted to PDAP.

If the eligible expenses for the completed work total an amount less than the amount that was provided in the advance payment, the claimant will need to repay the difference as per the PDAP overpayment policy described in section 34 of *The Provincial Disaster Assistance Program Regulations, 2011*.

2.4.2 Private Property Claim Payments for Non-Structural Damages

Important: The adjuster's report must be completed and submitted to PDAP before any payments for restoration will 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, which is also called a Fast Track Payment, will be issued to the claimant shortly after the Payment Worksheet has been received. Fast Track payments are based entirely on the adjuster's report therefore, no invoices for work already completed on the repairs will be considered as part of this payment. However, invoices for response-related equipment rentals and land fill receipts that are submitted with the application or given to the adjuster may be eligible.

If a claimant has concerns regarding the actual cost of items covered versus estimates, they may notify PDAP within 30 days that they wish to select the Option 2: Payment Based on Actual Costs alternative. In this scenario, the claimant will need to submit all invoices for completed work to PDAP. If eligible expenses exceed those paid on the Fast Track payment, 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 original Payment Worksheet, the claimant would need to repay the difference as per the PDAP overpayment policy described in section 34 of *The Provincial Disaster Assistance Program Regulations, 2011*.

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 for 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 a single payment based on quotes for engineer recommended repairs. This is intended to assist those who have experienced significant structural damages as a result of a specific designated disaster and enable them to perform the repairs as recommended by the structural engineer.

In order for PDAP to consider a payment based on contractor quotes, 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 provide two estimates from qualified contractors, including a complete breakdown for repairs as indicated by the engineer. Quotes must identify work that will be completed to prevent compensating for repairs that represent a betterment. 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 apply the percentage as prescribed by the structural engineer to any repair costs.
- PDAP will only provide payments for repairs under the following two 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.

PDAP may provide assistance based on quotes 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, minus the percentage of pre-existing damage indicated by the engineer.

Claimants will be required to provide updates as requested by PDAP with regards to 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. In order to qualify for PDAP assistance in future years, proof that the repairs were completed must be submitted to PDAP. This could include invoices, engineer reports and pictures.

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 are asked to contact their designated PDAP Program Advisor as soon as possible to discuss the basis of their objection. At that time, the claimant, along with the Program Advisor and/or Team Lead, will review the program guidelines, verify all measurements and calculations, and examine other potential discrepancies. PDAP staff and the claimant may then bring these concerns to the adjuster's attention in an attempt to seek agreement and resolution. If adjustments are identified and agreed to by both the claimant and PDAP staff, the original adjuster's report is revised to reflect these changes. It is anticipated that the majority of claimant concerns will be alleviated in this process.

However, if a claimant remains dissatisfied with the outcome of this discussion, they have the option to submit a formal appeal by sending a written response within 30 business days after the date of the original notification.

Level 1: Initial Appeal

- At this level, the claimant is provided an Appeal Submission document to complete; they are encouraged to provide any new supporting evidence or identify the Regulation or guideline they feel has not been applied correctly and why it was not, to substantiate their appeal.
- The appeal decision rests with the PDAP Program and Customer Service Director.

Level 2: Formal Appeal

- At this level, if the claimant has any additional and new supporting evidence that was not already provided and/or can identify a portion of the Regulations or guidelines that they feel has not been applied correctly, they are encouraged to submit this information along with an explanation of their further appeal to PDAP.
- 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 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 the Regulations and/or accepted policy and guideline direction.
- The decision of the Assistant Deputy Minister will be considered final.

Section 3 – Assistance Available

3.1 Local Government Authorities and First Nations

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

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

- Response costs.
- Necessary clearing of debris or wreckage caused by an eligible disaster from:
 - Channels and streams;
 - The inflow and outflow of sewers and storm drains in order to permit the reasonable functioning of the sewer and storm drain system; and
 - Water supply reservoirs.
- Repairs or restoration of sewer/water/utilities including pumping to control damages.
- Repairs or restoration of designated roads, streets, bridges, sidewalks, wharfs and/or docks. The claimant must provide legal locations to PDAP and to the PDAP-assigned engineer.
- Work to minimize further damages such as sandbagging or temporary diking. This does not include work done to drain fields or sloughs.
- Restoration of a dike, levee or drainage facility including flood control and irrigation systems.
- Removing emergency works or restoring sites on which emergency works were located.
- Structural repairs to buildings that are provided for and maintained by the local government authority. This includes depreciation due to the age of materials.
- Other expenses such as flagging/signage or extraordinary costs resulting from 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 designated as being eligible for disaster assistance:

- 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 claim for gravel must be designated to a specific project and substantiated by an engineer's report and invoices. Only extraordinary costs are eligible under PDAP.

Payment for restoration will not be made until a report from an assigned engineer/adjuster is received documenting damages and providing an estimate of costs for repairs and/or restorations to specific locations. Only those projects identified in the engineer report, and specifically the types and amounts of materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

Response costs may be submitted immediately for review and reimbursement.

The cost of temporary employees – backfilling - to perform the normal duties of full-time office and field staff reassigned to conducting disaster assistance surveys and assessments is eligible. Documentation of the Council Meeting minutes 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 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

PDAP staff will provide the claimant with copies of the Project Site Cost Details Sheet which are to be used when preparing submissions and requests for payment.

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 have captions and must include the location.
 - Invoices and proof of payment for contracted work;
 - Invoices and proof of payment for materials purchased. Photos are also helpful.

The invoices will be reviewed to verify that the rates charged are within the industry standards. Taxes will be removed as 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 other than labour are eligible for all hours of the emergency response. PDAP uses the rates listed in the most recent versions of two provincial equipment rental rate guides found in the PDAP formula to determine eligible expenses.

- PDAP rates are updated annually when 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 its pre-disaster condition without improvements. Include applicable photos of the damage and the repairs;
- Photos must have captions 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 gross operator's wage. CPP, EI, taxes and superannuation are not 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 responding to the event, the expenses associated with repairing or replacing the equipment is not eligible, as reimbursement rates include an amount for maintenance.

Note: Improvements or grade raises may be made if the municipality wishes to improve the specific location during repairs or restoration; however, these improvements are not eligible under PDAP. The improvement costs must be separated from the eligible costs when the claim is submitted to PDAP for payment.

3.2 Park Authorities

A park authority may make a disaster assistance claim in the amount required to restore park services or repair park property damaged during the eligible disaster.

Eligible expenses for park authority disaster assistance claims may include:

- Response costs.
- Clearing debris or wreckage resulting from an eligible disaster from:
 - Channels and streams;
 - The inflow and outflow of sewers and storm drains in order to enable the reasonable functioning of the sewer and storm drain system; and
 - Water supply reservoirs.
- Removing building debris or tree limbs that are a danger to public safety.
- Restoring health and sanitation facilities.
- Restoring streets, roads, bridges, sidewalks, wharves and/or docks.
- Work needed to reduce further potential damages, such as sand bagging or building temporary dikes.
- Restoring dikes, levees or drainage facilities, including flood control and irrigation systems.
- Removing emergency works or restoring sites on which emergency works were located.
- Structural repairs to buildings that are provided and maintained by the park authority and intended for and used by the public. There will be depreciation related to the age of materials/buildings.
- Restoring a sewer, water or light infrastructure owned by the park authority or for which the park authority is responsible.
- Other expenses such as flagging/signage or extraordinary costs expended due to the disaster event.

Note: Improvements or grade raises may be made if the municipality or the park wishes to improve the specific location during repairs or restoration however, these improvements are not eligible under PDAP. The improvement costs must be separated from the eligible costs when the claim is submitted to PDAP for payment.

Payment for restoration will not be made until a report from an assigned engineer/adjuster is received documenting damages and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the engineer report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

3.3 Health Care Facilities

The Saskatchewan Health Authority may be eligible for disaster assistance in the amount required to restore property relating to the operation of the health care facility that has been damaged or destroyed during an eligible disaster.

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

- Response costs.
- Building(s) used to provide health services by the health care facility.
- Building(s) used to provide living accommodations for employees of the health care facility.
- Work to minimize further damages such as sand bagging or building temporary dikes.

- Equipment, appliances, furnishings, clothing or other personal property or fixtures that are 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.

Payment for restoration will not be made until a report from an assigned engineer/adjuster is received documenting damages and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the engineer report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

3.4 Educational Institutions

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

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

- Response costs.
- Building(s) used to provide an educational service or are 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 building temporary dikes.
- Equipment, appliances, furnishings, clothing or other personal property or fixtures that are essential to enable the educational institution to provide educational services.

Payment for restoration will not be made until a report from an assigned engineer/adjuster is received documenting damages and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the engineer report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

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 property relating to their operation that has been damaged by an eligible disaster.

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

- Designate the ministries that have sustained damage during an eligible disaster;
- Specify the amount of disaster assistance; and
- Impose 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(s) used by the Ministry.
- Work to minimize further damages such as sand bagging or building temporary dikes.
- Equipment, appliances, furnishings, clothing or other personal property or fixtures that are essential to enable the Ministry to provide services.

Payment for restoration will not be made until a report from an assigned engineer/adjuster is received documenting damages and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the engineer report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

3.6 Private Claimants and First Nation Residents

3.6.1 Private Claimant and 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 clean-up 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 of the date of the disaster; and
- 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 such as damage to a foundation, a cement wall, etc. are suspected, the claimant must have a structural engineer evaluate the damage before the repairs can be conducted. Failure to do so may result in limited assistance from PDAP.

Note: Disaster events cannot be cumulative. 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 clean-up activities are eligible 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 restoration options available to private claimants:

(1) Contractor Performs Repairs/Restorations

Supporting documentation must include invoices and proof of payment for contracted work as well as invoices for materials purchased or a signed statement showing 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.

Amounts charged on an invoice for eligible items (such as labour and material) may be accepted as long as the rates charged for these items are within the industry standards.

Taxes will be removed as the 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 Restoration

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 per cent of the provincial minimum wage as determined April 1 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 costs may also be eligible for reimbursement. 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. 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 in detail, the type of equipment required. For example, farm/heavy equipment as well as indicating the make, model number, size, horsepower, etc.
- For trailers, the claimant must indicate the length, type, number of axles and capacity. For example, indicate whether it was a two-wheel or a four-wheel unit, etc.

3.6.3 Clean-up and Debris Removal for all Private Claim Categories

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

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 found below.

Claimants who conduct their own clean-up work may be reimbursed for their time at 100 per cent of the Saskatchewan minimum wage as determined on April 1 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 their claim with either an invoice and proof of payment or a signed written statement which has been 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 of dwellings, buildings or structures:
 - Less than or equal to 10 centimetres or four inches of water equates to a maximum 40 hours of clean-up labour;
 - Less than or equal to 1.22 metres or four feet of water equates to a maximum of 150 hours of clean-up labour;
 - Greater than 1.22 metres or four feet of water equates to actual number of hours to a maximum of 300 hours of clean-up labour;
 - If a contractor was hired to carry out the clean-up, an additional \$1,000 over the maximum allotted in each of the above categories may be claimed by submitting paid receipts.
 - With respect to plow wind or tornado damage:
 - The amount that may be paid for clean-up labour equates to a maximum of 300 hours.
- 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.

3.6.4.1 Mould Prevention

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

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

PDAP expects that the following steps will be completed by the claimant immediately following a flood. These activities should only be carried out when it is safe to 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. of the damaged property should be carried out.
 - The claimant should take as many photos as possible of the damaged building components and damaged contents.
 - Nothing should be disposed of until its 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 salvageable. Hot water, soap and disinfectant may be used.
- All information pertaining to the loss should be recorded. This includes when/where the water entered the building, the water depth, how long the water was in the building, etc.

The next step toward 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.

If there has been several centimetres 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. This will help prevent the growth of mould. However, there is no need 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 31 centimetres or one foot above the high water mark. All drywall and insulation below the measurement on that section of the wall needs to be removed.

The affected areas should be dried by any means other than heat unless adequate negative air flow can be provided. This will help minimize secondary moisture damage in the areas not affected by the flood water.

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. This includes hours worked; who performed the work; what work was completed; etc.

Consult the PDAP Clean-Up Guidelines on page 23 to determine potential financial assistance for actions taken toward protecting your home.

A link to a website containing helpful ideas and tips for flood clean-up procedures can be found at the end of this document.

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.

In exceptional circumstances, loss and damage due to mould remediation may be considered, on a case-by-case basis, if an applicant is denied access to their property by a designated authority for an extended period of time as a result of the disaster event.

3.6.5 Principal Residence Claims (Including First Nation Residences)

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. This includes residences owned by parents but used by students as their 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 for which to submit a claim.

Purchase and installing a sump pump(s) to help prevent further damage may be eligible if the sump pump(s) is installed during the disaster or within two weeks after the end date of the disaster.

- Installing a sump pump is best done as soon as possible; however, an allowance of two weeks after the disaster event may be made.
- 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 damage to residential trees or farm shelterbelts.

- Farm yard 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 23.

The following non-essential residential items are not eligible under PDAP:

- Landscaping such as 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.
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 will 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 the date is prior to the manufacturer's expiry date. If stored, it must have been intended to be used prior to expiration. Must be verified by adjuster.

Essential Contents	Limit per Claim	Stipulations
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 including CPU, monitor, printer, keyboard/mouse or laptop	One per application	-
Desk and 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 two 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 such as prescription glasses, dental appliances including dentures, prescription medicines, etc.	Per person living in house	Allowed where assistance is not available from other sources, including medical insurance.
Household miscellaneous such as brooms, mops, ironing boards, soaps 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	Allowed 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	-
Musical Instruments	Per application	Limited to vocational use only.
Personal Hygiene	Per application	-
Radios	One per application	-
Small appliances and utensils such as toasters, can openers and coffee makers	Per application	-
Snow blower	One per application	-
Stove - electric or gas	One per application	-
Stroller	One per infant/toddler	If it was stored it must have been intended to be used in a reasonable amount of time.
Telephones	Two per application	-
Cellular Phones	One per application	-

Essential Contents	Limit per Claim	Stipulations
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 industry standard depreciation rates.
- 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 result 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 such as filling, capping, slab-jacking, etc. must be considered before replacement is authorized;
- Depreciation will be applied in accordance with industry standards, if replacement is required; 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; therefore, claims for such damage may require investigation and/or assessment by an engineer or other consultant.

3.6.6 Agricultural Operation Claims

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 an existing or potential program which may provide financial assistance for these types of loss.

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

If the principal farm residence and the farmland are severely damaged, the claimant may submit a claim for the principal farm residence and a separate claim for the farm property.

However, in the case of wind damage only one claim related to wind damage 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:

- Supplies
 - Uninsurable essential supplies essential for carrying on the agricultural enterprise;
 - Portable calf shelters - 50 per cent coverage if required during temporary displacement; and
 - Portable feeders - 50 per cent coverage if required during temporary displacement.

- Erosion damage to:
 - Farmland such as washouts and gullies:
 - The 12 most damaged quarter sections of land may be claimed.
 - Farm driveways, access roads to bin yards or feed lots. Trails or shortcuts within the farm are not covered:
 - Claims for such damage may require investigation and/or assessment by an engineer or other consultant.
 - Authorized temporary dirt dams or dikes.

Note: PDAP does not provide assistance for ruts on farmland caused by machinery.

- Fences and Corrals
 - Livestock income must be earned/reported for the following to be eligible:
 - Freestanding essential corrals and fences only. Decorative corrals and fences do not qualify.
 - Free standing fences damaged by floods, tornados and/or plow wind events.
 - Three-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 winds or tornados 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 new fencing is eligible at 50 per cent as it is considered a future asset.
 - Corrals and board fences are insurable for damages caused by fire and/or wind if attached to a building; therefore, are 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 grain, this means combined.
 - Crops must be stored.
 - For small square hay bales this means in stacks.
 - For large round or square hay bales this means the actual large bale can be considered in storage whether it is where it was dropped from the baler or if it is placed in rows or stacks.
 - For other crops such as grain in storage, this means placed in grain bins or in temporary bins such as a ring and covered with a tarp, etc. Grain left in piles on the ground is not eligible under PDAP.
 - There are often extenuating circumstances where the disaster affects the ability of the producer to put the bales into storage. In these situations, claimants should contact PDAP to determine their eligibility.
 - Most standing crop losses 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 and 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 such as a flooded pasture.

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 applications including those from agricultural and rental property applications require proof-of-income: Please see page 12.

Note: Unaudited financial statements or statements which only list net income and/or expenses will not be accepted as proof-of-income.

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, 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 to continue operating.

3.6.8 Non-Profit Organization Claims

PDAP applications from 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 the community.

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

- Restoring a building that is used by the non-profit organization to provide community services;
- Restoring a building that is used to provide living accommodations for employees whose housing is provided by the non-profit organization; and
- Equipment, appliances, furnishings, 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 per cent 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(s) owning or operating an educational institution;
- A department, ministry, secretariat, office, board or commission of the Government of Saskatchewan;
- The Saskatchewan Health Authority or the board of governors/managers of a health care facility in Saskatchewan;
- A local government authority including a First Nation; and/or
- A park authority.

Temporary displacement assistance applies when the claimant cannot utilize the following items due to the damage resulting from an eligible disaster:

- A principal residence in the case of an individual; and
- Any property that is essential to the operation. This applies 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 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 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 only responsible for one set of utilities and is not incurring an extraordinary expense

- Copies of invoices from both the primary location and rental property are required for the following utilities:
 - Basic telephone services;
 - SaskPower;
 - SaskEnergy; and/or
 - 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 which is calculated in hours not kilometres, may be eligible under PDAP. Other situations will be examined on a case-by-case basis.
 - A signed statement of purpose along with the number of driving hours and the 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 the medical need are 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 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, PDAP 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 four; and an additional \$10 per day per family member for families greater than four may be provided to help 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 a reasonable distance from their primary residence.
 - In these examples PDAP may provide an extraordinary vehicle expense claim as outlined above in order 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; and
 - Cable television and internet services.
 - However, this is dependent on the type of claim. For example, if these services are required for business activities or for personal use, 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 and First Nations

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

- Restoration and/or repair of designated roads and bridges;
- Work to minimize further damage from an imminent threat. That includes activity such as sand bagging or diking but does not include work done to drain fields or sloughs;
- Structural restoration to infrastructure such as municipal buildings taking into account the depreciated value;
- Machinery/tools/supplies which are not insurable under a policy in Saskatchewan taking into account the value depreciated according to age;
- Restoration and/or repair of sewer/water/utilities including pumping to control damages;
- Cleaning up debris. This must be a safety issue; and
- Incremental expenses such as flagging/signage that the road must be closed; extraordinary costs expended due to event, etc.

Cleaning up and/or removing debris resulting from a tornado may be eligible under PDAP; however; most damages would be insurable.

4.1.2 Private Claimants and 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 including an inspection, cleaning and/or repairs according to SaskPower Emergency Procedures Guidelines;
 - Essential contents as per section 3.6.5;
 - Carpeting and underlay;
 - Building including drywall, wall board, insulation, vapour barrier, etc.;
 - Garage and driveway at principal residence;
 - Sewer, water and utility hookups;
 - Work to minimize further damages such as temporary sand bagging or diking;
 - Cleanup of debris including labour and equipment used to the maximum allowable in accordance with the PDAP Cleanup Guidelines; and
 - Mould remediation in exceptional circumstances as per section 3.6.4.2.
- Small Business
 - Any real property occupied for the purposes of the small business;
 - Uninsurable stock and supplies;
 - Work to minimize further damages such as temporary sand bagging or diking;
 - Cleanup of debris including labour and equipment used to the maximum allowable in accordance with the PDAP Cleanup Guidelines; and
 - Mould remediation in exceptional circumstances as per section 3.6.4.2.
- Agricultural Operation
 - All eligible items included in a small business claim as well as the following:
 - Essential fencing, free standing corrals, farm buildings or other structures;
 - Erosion to productive agricultural field that was the direct result of the disaster;
 - Farm access road. This does not include trails within the farm;
 - Livestock feed such as bales in storage and grain in storage.

Work done to drain fields or sloughs is not eligible.

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, cleanup and debris removal may be paid to the maximum allowable in accordance with the PDAP Cleanup Guidelines providing it is a safety issue.
- Small Business and Agricultural Operation:
 - Essential fencing that is uninsurable;
 - Corrals that are uninsurable;
 - Clean-up and debris removal may be paid to the maximum allowable in accordance with the PDAP Cleanup Guidelines providing it is a safety issue.

4.2 Event-Specific Examples of PDAP-Ineligible Expenses

The following information may not include all eligible items.

4.2.1 Local Government Authorities and First Nations

The following are examples of ineligible expenses under PDAP:

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

4.2.2 Principal Residences (including Farm Homes and First Nation Residences)

The following are examples of ineligible expenses under PDAP:

- Power lines and poles attached to an insured building - insurable;
- Vehicles-personal - insurable;
- Home landscaping such as flowers, trees, shrubs and grass and non-essential topsoil. 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 a 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 the primary residence;
- Expenses for volunteers/family, except direct costs supported by invoices and proof of payment;
- 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. These 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 – meaning any device or apparatus used for machinery or building repair, construction or maintenance that is usual to a farming operation;
- Insurable livestock and expenses related to livestock losses.
- Barns. This depends on the age, structural condition and event excluding flooding;
- Crop loss including vegetable crops as most crops are covered by crop insurance;
 - Loss of income - insurable;
 - Loss of production - insurable;
 - Loss of inputs including chemicals, fertilizers, additives and 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 clean-up in yards. This 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 that are not mounted on a stand, cradle or a similar platform; and
 - Irrigation equipment and 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.

Website:

For more information on the Provincial Disaster Assistance Program, please visit saskatchewan.ca/PDAP.