



About DRP

DRP is a conditional grant program that offers financial assistance to qualified Alberta residents, tenants and landlords to help return essential property damaged by an uninsurable disaster to its basic, functional condition.

Purchase Adequate Insurance

DRP does not provide assistance for disasters where insurance is reasonably and readily available.

DRP does not provide full-value replacement of lost or damaged items where a person is underinsured and full value insurance was available.

- Flood-related damages that are currently eligible for DRP assistance include overland flooding (OLF) and water seepage.
- Flood-related damage that is not eligible for DRP assistance includes sewer backup.

OLF insurance is now available. Check with your broker to see if this insurance is available to you.

The More You Know

- Contact your local municipal office for more information.
- A municipality must apply for a DRP to be approved prior to any applications being accepted.

What Does DRP Cover?

- Assess your own insurance options first.
- DRP is not an insurance program.
- DRP covers uninsurable losses to a basic functional level.
- DRP does not provide reimbursement for insurable items.
- DRP is the last point of financial assistance after insurance and others sources have been sought and collected.
- DRP does not pay for damage and loss that could be covered by another government program, non-governmental organization (e.g., Red Cross), legal action, or insurance.

Common Situations and Eligibility

Situation	DRP Eligibility
Heavy rainfall causes storm sewers and home sewer lines to back up	Not eligible; insurance is reasonably and readily available for sewer backup damages
Heavy rainfall causes the river to overflow and flood homes	Eligible; Overland flood insurance is available but not considered reasonably and readily available by DRP
Severe rains cause water to seep into basement	Eligible; Overland flood insurance is available but not considered reasonably and readily available by DRP

Do You Live in A Flood Zone?

Find out if you live in a floodway or flood fringe area by visiting the Alberta Environment and Park's interactive flood hazard map.

Go to: <http://maps.srd.alberta.ca/FloodHazard/>

Not all flood hazards have not been identified in all Alberta communities and may exist in areas without flood hazard mapping. New mapping will be added to the application when available.



After A Disaster

1. Contact your insurance company and open a claim.
2. Ask for a letter indicating your insurance coverage and any exclusions.
3. Contact your local government to see if there are any supports available to you through non-governmental organizations in the area.
4. Take pictures of:
 - all damaged items before you throw anything away or make any repairs.
 - the inside and outside of your property.
5. Begin clean-up and repair work. Make sure you record all of the time you spend cleaning up and making repairs.
6. Keep copies of all receipts for clean-up, repairs, and replacement of damaged items.
7. Contact your local government and ask about the potential for a Disaster Recovery Program in your area.
8. Submit a DRP application and consent form if a program is approved in your area. Upon receipt of your application, a case manager will contact you to guide you through the application process.