



**Newfoundland and Labrador
Disaster Financial Assistance Program**

Private Sector Program Guidelines and Criteria



Effective as of November 30, 2024

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Introduction

The Department of Justice and Public Safety's Emergency Services Division (ESD) has developed Private Sector Guidelines and Criteria for The Newfoundland and Labrador Disaster Financial Assistance Program. These guidelines are designed, developed, and delivered to provide information on financial assistance for uninsurable loss and damage caused by an eligible disaster. Private sector applicants include:

- residential homeowners and tenants
- small businesses and landlords (including farming operations)
- not-for-profit organizations (including not-for-profit cooperatives)

Separate guidelines are established for public sector applicants, under Public Sector Guidelines and Criteria for The Newfoundland and Labrador Disaster Financial Assistance Program.

About The Program

The Newfoundland and Labrador Disaster Financial Assistance Program (NL-DFAP) provides emergency financial assistance to help individuals and communities recover from an eligible disaster. The program helps to reinstate the basic essentials of life to individuals, which includes assistance to help repair and restore damaged homes. The program also helps to re-establish or maintain the viability of small businesses, not-for-profit organizations, and farming operations. The NL-DFAP is a last resort program and is **not** a replacement for insurance. Applicants must access their own insurance options first.

For the purposes of NL-DFAP, a disaster is considered a natural hazard and/or extreme weather event such as a storm surge, hurricane, landslide, etc.

Not all disasters qualify for NL-DFAP. To be eligible, a disaster must meet the following criteria:

- The disaster must be considered an extraordinary event that has caused widespread damage to property over multiple areas and/or jurisdictions, and a large number of people are affected.
- The damage caused by the disaster must not be reasonably insurable.
- The costs to repair the damages caused by the disaster would have to place a significant burden on the provincial economy and exceed what is considered reasonable to fully bear on their own.

- The total costs of the disaster must exceed the threshold determined by the Federal Government. Please visit <https://www.publicsafety.gc.ca/cnt/mrgnc-mngmnt/rcvr-dsstrs/dsstr-fnncl-ssstnc-rrngmnts/index-en.aspx> for the most recent threshold. Once this threshold is exceeded, and based on Federal approval, NL-DFAP may be eligible for cost-sharing under The Federal Disaster Financial Assistance Arrangements (DFAA) Program.

Examples of eligible disasters that activated NL-DFAP are Hurricane Igor (2010), The 2020 Eastern Blizzard (Snowmageddon), and Hurricane Larry (2021).

If required, the Emergency Services Division may update the Guidelines and Criteria periodically and will make the updates available online.

Part 1 - Application Process

1.1 Applications for Assistance

- 1.1.1. Applicants cannot apply for assistance until the program is approved to open, which will be announced publicly with instructions on how to apply.
- 1.1.2. Applications for assistance must be submitted to the ESD within 90 days of the program approval date. Applications received after this date will not be accepted unless section 1.1.3 applies.
- 1.1.3. Applications may be accepted after the deadline with approval from the Director of Emergency Services due to extraordinary circumstances. Supporting documentation will be required.

1.2. Evaluation of Losses and Damages

- 1.2.1. The ESD facilitates evaluations of losses and damages to determine whether assistance is eligible under these Guidelines.
- 1.2.2. The ESD has sole discretion to determine the pre-disaster condition of the damaged property, which includes the degree of pre-existing wear and tear.
- 1.2.3. Structural damage and losses will be verified by an insurance adjuster. The insurance adjuster may require the help of professionals such as contractors, engineers, etc. to help evaluate damages and/or losses. Only those whom the Government of Newfoundland and Labrador deem qualified may provide assessments to determine eligibility under these guidelines.

1.3. Assessment of Applications

- 1.3.1. A claims examiner will review each application to determine eligibility under the NL-DFAP.
- 1.3.2. Any applications with missing information will be sent a letter outlining the documentation required with a deadline to submit the requested information. If the deadline is missed, the application will be deemed ineligible.
- 1.3.3. Eligible applications will be assigned to an insurance adjuster, to visit and assess the damaged property.
- 1.3.4. The insurance adjuster will prepare a report on the damaged property, which will be reviewed and verified by a NL-DFAP claims examiner. Only damages deemed eligible under these Guidelines will be accepted.
- 1.3.5. Once the adjuster's report has been reviewed, the applicant will be contacted by an ESD representative to discuss the results of their report and their settlement options. There are two settlement options for structural damage:
 - a) applicants may decide to have their structural damage repaired by a contractor and receive up to 100% of the eligible costs that are identified in the adjuster's report, or;
 - b) applicants may accept a 70% cash settlement based on the repair estimate in the adjuster's report. This option will not include the 10% miscellaneous fee included in the repair estimate.

If applicants choose option a, they are responsible to make the necessary arrangements to hire a reputable contractor to complete the repairs. Only the approved costs identified in the adjuster's report will be paid by NL-DFAP; any costs above those identified will be the responsibility of the applicant.
- 1.3.6. A Final Release and Indemnity (FRI) form will be sent to the applicant once they choose their settlement offer.
- 1.3.7. For option a, payment will be issued once ESD receives the completed FRI. For option b, payment will be issued once the repairs have been completed and inspected by the insurance adjuster and the completed FRI has been received by the ESD.
- 1.3.8. If at any time during the assessment process, it is determined that an application is not eligible for assistance, the applicant will be notified in writing.

1.4. Assistance Limitations

- 1.4.1. If an applicant is determined to be located outside of the defined, affected geographical area, no assistance will be provided.
- 1.4.2. If the claimed loss and damage was insurable at a reasonable cost, even if no insurance was purchased, assistance will be denied.
- 1.4.3. If a home is considered a “total loss”, the **maximum** amount of assistance will be based upon the average cost of a home in the province according to the Canadian Real Estate Association at the time of loss.
- 1.4.4. If repair or restoration costs to the damaged property exceed the assessed property value, the assessed property value will be used as the final payment amount.
- 1.4.5. If assistance is available under another government program, then the application will be ineligible under the NL-DFAP.
- 1.4.6. Any funds received from insurance payouts, recoveries through legal actions and financial assistance from other sources must be disclosed to the ESD and will be deducted from the final settlement amount.
- 1.4.7. Contributions received from non-government organizations or those resulting from fundraising events must be used to support loss and damages that are ineligible under these guidelines. Any contributions received from these sources that are used to pay for eligible loss and damage will be deducted from the final settlement amount.

Part 2 – General Program Criteria

2.1 Pre-emptive Action

- 2.1.1 Applicants are expected to take reasonable measures to protect themselves and their property against possible damages as a result of the disaster. These costs are ineligible for assistance.
- 2.1.2 Costs for pre-emptive measures **may** be eligible in situations where danger to life and property is imminent, there have been instructions/orders given by appropriate public authorities, and out-of-pocket costs are significant. An example of eligible pre-emptive measures includes material costs of sandbagging in the event of a flood.

2.2 Mitigation

- 2.2.1 Mitigation enhancement projects that will reduce vulnerability to future disasters will be considered for financial assistance on a case-by-case basis.
- 2.2.2 The applicant must provide documentation for the proposed mitigation project including the nature and scope of work, timings, and estimates.
- 2.2.3 The proposed mitigation project must be approved by the ESD before beginning the work.

2.3 Insurance

- 2.3.1 Under NL-DFAP, insurable means that insurance coverage for a specific disaster was available in the affected area at a reasonable cost.
- 2.3.2 Availability and reasonable cost are determined jointly by the province and Public Safety Canada, with professional advice as required from the Insurance Bureau of Canada.
- 2.3.3 Insurance policy premiums and deductibles are not eligible for assistance.

2.4 Wildfires

- 2.4.1 The fighting of forest, prairie, grass, or wildfires are not an eligible disaster under NL-DFAP unless they pose a threat to built-up areas. Members of the public and private sectors are expected to take reasonable measures, and absorb reasonable related costs, to protect themselves and their property.
- 2.4.2 Eligible expenses for the fighting of fires include:
 - a) Measures taken to protect life and property when a forest fire threatens an urban area.
 - b) Pre-emptive action (typically taken two weeks prior to the evacuation order for the fire site) such as:
 - actions taken to increase the defensible space between public or private property and wildland;
 - activities to temporarily increase the resiliency of structures; and
 - evacuation planning activities.

- c) Incremental costs of responding to broader disaster consequences (overtime costs, emergency medical care, treatment and evacuation, essential services, equipment, material, short-term security measures).
- d) 15% Mitigation Enhancements that could reduce the structure's vulnerability to future fire disasters such as using non-combustible materials when replacing damaged roofs, using fire-resistant siding when repairing damaged homes, etc.

2.4.3 Ineligible expenses for the fighting of fires include:

- a) Measures that would be or had been taken as a normal part of preparations to avoid or mitigate the effects of a future fire prior to its onset.
- b) Expenses incurred for pre-emptive measures taken in the immediate pre-disaster period if for any reason a threatened disaster does not occur.

Any loss or damage that was insurable at a reasonable cost, even if no insurance was purchased.

2.5 First Nations Reserves

2.5.1 First Nations reserve lands are the responsibility of Indigenous Services Canada (ISC). When a disaster affects only First Nations reserve lands, the province will be fully reimbursed by ISC for all response costs incurred for the preservation of life and property. NL-DFAP does not apply to recovery expenses and ISC is fully responsible for these costs.

2.6 Riverbank and Coastal Stabilization

2.6.1 Repair and restoration of **previously existing** constructed riverbank stabilization works such as rock gabions, concrete walls, etc. are eligible as long as they are not subject to recurrent erosion.

2.7 Flood Zones

2.7.1 Structures that are located in a flood zone are not eligible if prior to their construction the location was designated, recognized, or zoned as a flood risk by provincial or municipal authorities. Please see Schedule 1 of these Guidelines for areas with flood risk mapping.

2.7.2 If a structure was built in a previously designated flood zone, but appropriate measures were taken during construction to protect the structure against the effects of a 100-year flood,

it will be considered eligible for damages that resulted from a flood exceeding the 100-year flood design.

2.7.3 Structures that were in place prior to their location being designated as a flood zone may be eligible for assistance, provided that:

- a) The structure is not subsequently rebuilt within the flood zone.
- b) Sufficient flood-proofing measures are taken during construction to protect against the effects of a 100-year flood. These costs may be eligible up to the limits established for incremental mitigation costs.

2.8 Consequences of Providing False Information

2.8.1 Any applicant that deliberately provides false information, including where the information was provided by fraud, willful blindness, recklessness, or negligence, will not be eligible for assistance.

2.8.2 Any applicant that purposefully withholds information relevant to their application that would reduce the applicant's amount of eligible assistance, will not be eligible for assistance.

2.9 Request for Reconsideration

2.9.1 If an application is denied for assistance or an applicant feels their settlement amount is less than the program allowance, the applicant may fill out the Request for Reconsideration form.

2.9.2 The Request for Reconsideration form must be filed with the ESD within 30 days of the denial or settlement letter date. Any forms received after the 30-day deadline will not be reconsidered.

2.9.3 Submitting the Request for Reconsideration form does not guarantee a change in the original decision.

2.9.4 The decision made after the ESD reviews the Request for Reconsideration form is final and binding.

Part 3 – Residential Homeowners and Tenant Eligibility Criteria

3.1 Eligibility Requirements

- 3.1.1 The damaged property must be a principal residence. An applicant must prove their application is for their principal residence under section 3.1.2.
- 3.1.2 A principal residence is determined by the following criteria:
 - a) a housing unit in which the applicant resides for at least six months a year.
 - b) is a designated mailing address for the family unit of the owner for such purposes as government correspondence, bank statements, utility payments, insurance, electoral lists, tax rolls, income support, pensions, and other payments.
- 3.1.3 Applicants must be the legal owner of the property.
- 3.1.4 The damage incurred must not have been reasonably insurable.
- 3.1.5 Only homeowners are eligible to apply for structural damage. Tenants may apply for contents only.

3.2 Eligible Expenses

- 3.2.1 Hours spent on clean-up immediately after the disaster. Compensation will be paid at minimum wage, which will be subject to a maximum of \$1,000.00. Clean-up must be substantiated by a damage appraisal report from the insurance adjuster.
- 3.2.2 Out-of-pocket costs for debris clean-up, removal of hazardous material and waste disposal that allow accessibility and safe occupancy of a residence.
- 3.2.3 Elimination of mould caused by the disaster through clean-up, repair or restoration will be eligible if substantiated by a damage appraisal report from the insurance adjuster.
- 3.2.4 Damaged chattels (property other than land or buildings, such as furniture and appliances) are eligible based on essential items only. There are maximum limits of compensation with these essential items. Please see Schedule 2 of these Guidelines for the Schedule of Loss.
- 3.2.5 Student books (being used in the year of the disaster or those used for a vocation/reference) are eligible. Confirmation of enrolment in school or requirement of the books for employment purposes will have to be submitted.

- 3.2.6 Prescription drugs and glasses are covered if they are not covered under insurance.
- 3.2.7 Meal and accommodation expenses incurred in the immediate disaster/evacuation period and temporary accommodations including those incurred when major repairs are underway for damage caused by the disaster.
- 3.2.8 Driveway repairs for safety or access to the principal residence.
- 3.2.9 Eligible expenses for repairs or restoration to a principal residence/property will be based on a damage appraisal report from the insurance adjuster.
- 3.2.10 If an applicant's principal residence is a condominium, row-type house, 'strata' or cooperative apartment building, or other similar residence where there is individual ownership of units and group ownership of common areas, financial assistance will be available if they are operated on a not-for-profit basis (see Guideline 5.2 for not-for-profit cooperative eligibility requirements). In order to be considered for assistance, the operation of the residences must follow the below standards:
- a) The planned allocations of the operations and maintenance reserves are not considered profit.
 - b) The individual unit damages are treated in the same way as any other private residence.
 - c) The management of the residences is considered equivalent to a cooperative with respect to the residences' common areas and reasonable repair or replacement expenses made by it (not including the incremental administrative fee or profit allowance).
- 3.2.11 In the case that an applicant has an unoccupied home under construction (that they plan on moving into upon completion) and another home they are currently living in, and both properties are damaged or destroyed by the disaster, financial assistance will be available for only one property.

3.3 Ineligible Expenses

- 3.3.1 Loss of income due to the disaster.
- 3.3.2 Non-essential property such as summer cabins, unattached garages, sheds, trailers, secondary residences, etc.
- 3.3.3 Motor vehicles, recreation vehicles, and pleasure items such as ATV's, snowmobiles, etc.

- 3.3.4 Non-basic items such as jewelry, cosmetics, household tools, seasonal decorations, etc.
- 3.3.5 Luxury items such as fur coats, sporting goods, electronic entertainment equipment, etc.
- 3.3.6 Stored building materials such as flooring, paint, roofing materials, etc.
- 3.3.7 Boats, docks, wharves, boat sheds, and restoring water access.
- 3.3.8 Private landscaping (unless required by a previously established municipal bylaw).
- 3.3.9 Repairs to fences (except where required for safety, required by a municipal bylaw, code or standards).
- 3.3.10 Property and contents that were insurable at a reasonable cost.
- 3.3.11 Legal costs incurred as a result of the disaster.
- 3.3.12 Canned goods, refrigerated foodstuffs, and beverages.

3.4 Supporting Documentation

- 3.4.1 Homeowner applicants must provide proof of property ownership. One of the following documents are acceptable:
 - a) Property deed including schedules A & B
 - b) Mortgage document
 - c) Municipal assessment
 - d) Statutory declaration (the applicant must have two people complete the statutory declaration)
 - e) Legal agreement
 - f) Letter from lawyer
- 3.4.2 Tenant applicants must provide a copy of their rental/lease agreement and a letter from their landlord confirming ownership of the damaged contents being claimed.
- 3.4.3 Homeowner and tenant applicants must provide proof of primary residence. One of the

following documents that are dated the month the disaster occurred and clearly show your name and address are acceptable:

- a) Utility bill (Newfoundland Power, Rogers, etc.)
- b) Bank statement
- c) Insurance documents
- d) Notice of assessment from the Canada Revenue Agency (for the most current tax year filed).
- e) Government payment documents such as pensions, income support, etc.

3.4.4 The confirmation of insurance form (found with the application) must be completed by the homeowner or tenant's insurance representative and submitted with the application.

3.4.5 If the property damaged was uninsurable prior to the disaster, the applicant must submit documentation to prove this.

3.4.6 Proof of loss or damage must be provided with the application. The following documents are acceptable:

- a) A list of damaged items with photos.
- b) A record of the hours spent on emergency clean-up.
- c) Copies of receipts and invoices for any costs incurred for emergency clean-up and/or repairs.
- d) Estimates from qualified contractors for repairs not yet completed.

3.4.7 Any other documentation the ESD determines relevant to the application.

Part 4 – Small Businesses

4.1 Eligibility Requirements

4.1.1 A small business is an enterprise with yearly gross revenues as reported for income tax purposes of at least \$10,000 but not more than \$2 million.

- 4.1.2 Small businesses include landlords, farms, self-employed fishers, trappers, loggers, and other harvesters of natural resources.
- 4.1.3 There must not be more than the equivalent of 20 full-time employees.
- 4.1.4 The business must be other than a hobby business, for example recreational fishing is considered a hobby.
- 4.1.5 The business must be an owner-operated enterprise where the individual owner-operator is acting as a day-to-day manager.
- 4.1.6 The owner-operator must own at least 50% of the business.
- 4.1.7 The applicant must be the legal owner of the business.
- 4.1.8 One claim should be made per business.
- 4.1.9 If a small business is housed in a residence and both sustain damage, then the applicant must submit two applications, one for the business and one for personal loss.

4.2 Eligible Expenses

- 4.2.1 Reasonable fixed business expenses incurred as a result of the disaster such as rental of office space and equipment. These expenses will only be eligible if they are incurred for a reasonable time period after the disaster.
- 4.2.2 Incremental compensation paid to employees or a contractor to clean up debris, remove hazardous material and dispose of waste from the place of business in preparation for re-opening after the disaster.
- 4.2.3 Landscaping costs are eligible only if they are an essential part of business operations, such as a golf course or botanical gardens.
- 4.2.4 In cases where insurance coverage on business buildings can only be purchased for a fraction of the appraised value of the building, some portion of the uninsured loss may be eligible.
- 4.2.5 Damaged equipment or business inventory if it is required for the operation of the business.
- 4.2.6 If the small business is a farm, the following damaged property and equipment is eligible:
 - a) Outlying farm buildings.

- b) A farmhouse (falls under principal residence; see Part 3 of these Guidelines).
- c) Repairs or replacement of farm machinery.
- d) Uninsurable fences on working farms (with the exception of decorative fences).
- e) Levelling and restoring damaged farmland to workable condition where practicable and cost-effective, with the exception of any area that was not in production.
- f) Livestock that could not be insured at reasonable cost.
- g) Harvested and stored crops.
- h) Business inventory that was in storage such as feed, seed, or fertilizer.

4.3 Ineligible Expenses

- 4.3.1 Any losses that were insurable at a reasonable cost.
- 4.3.2 Legal costs incurred as a result of the disaster.
- 4.3.3 Costs for repair or replacement of non-essential items that are not required to restore the business to a viable state such as office décor, company-owned recreational property, etc.
- 4.3.4 Loss of income, revenue, profits, and wages.
- 4.3.5 Reduction of yield such as crops, wood, etc.
- 4.3.6 Loss or damage that are an ordinary risk of trade such as fishing gear that is destroyed while in use at sea during a storm.

4.4 Supporting Documentation

- 4.4.1 Small business owner applicants must provide proof of business ownership. One of the following documents are acceptable:
 - a) Share certificate
 - b) Articles of Incorporation
 - c) Letter from the applicant's lawyer or accountant
 - d) Business license
 - e) Business purchase agreement

4.4.2 Small business owner applicants must provide proof of business income. One of the following documents are acceptable:

- a) Current audited financial statements
- b) Current tax return **and notice of assessment:**
 - Sole proprietorship or partnership: T1 General including the T2125 (Statement of Business or Professional Activities) or T2121 (Statement of Fishing Activities)
 - Landlords/rental properties: T1 General including the T776 (Statement of Real Estate Rentals)
 - Corporation or limited companies: T2 Corporate Tax Return

4.4.3 The confirmation of insurance form (found with the application) must be completed by the business owner's insurance representative and submitted with the application. If the insurance policy only covers a portion of the loss, an explanation as to why insurance was not carried on the entire loss is required from the insurance representative. If no insurance is carried, an explanation must be provided.

4.4.4 Small business owner applicants must provide proof of property ownership. One of the following documents are acceptable:

- a) Property deed including schedules A & B
- b) Loan or mortgage document
- c) Municipal assessment

4.4.5 If applying for lost or damaged equipment, inventory, or stock, etc. the applicant must provide proof of the original purchase through invoices or receipts in order to determine eligibility.

4.4.6 Proof of damage must be provided with the application. The following documents are acceptable:

- a) A list of damaged items with photos.
- b) Payroll records for the time spent on emergency clean-up (if applicable).
- c) Copies of receipts and invoices for any costs incurred for emergency clean-up and/or repairs.

d) Estimates from qualified contractors for repairs not yet completed.

4.4.7 Claimants who are self-employed fishers or who own an incorporated fishing enterprise must provide a copy of their fishing license.

4.4.8 Any other documentation the ESD determines relevant to the application.

Part 5 – Not-for-Profit Eligibility Criteria

5.1 Not-for-Profit Organization Eligibility Requirements

5.1.1 The organization must contribute significantly to the fabric and sustainability of the community by performing the following:

a) The organization must provide a basic or essential service in the interest of the community as a whole, which is provided in the facility of the organization.

b) Unrestricted public access to the facility is allowed for all members of the community.

5.2 Not-for-Profit Cooperative Eligibility Requirements

5.2.1 The organization must contribute significantly to the fabric and sustainability of the community by providing a basic or essential service in the interest of the community as a whole, which is provided in the facility of the organization.

5.2.2 The cooperative is not-for-profit.

5.2.3 The cooperative is in accord with the definition in the **Cooperative Credit Associations Act** by meeting **four of five** of the below criteria:

a) One vote per member.

b) No proxy voting.

c) Limited interest or dividends on share or loan capital.

d) Operation of the enterprise as nearly as possible to cost.

e) Distribution of excess funds to members based on volume of business.

5.3 Eligible Expenses

5.3.1 Repairs, restoration, rebuilding and/or replacement of damaged equipment and facilities owned by the organization.

5.4 Ineligible Expenses

5.4.1 Damages incurred that were reasonably insurable.

5.4.2 Legal expenses incurred as a result of the disaster.

5.5 Supporting Documentation

5.5.1 Articles of incorporation (if applicable).

5.5.2 Proof of property ownership must be provided with the application. The following documents are acceptable:

- a) Property deed including schedules A & B
- b) Loan or mortgage document
- c) Municipal assessment
- d) Original invoices or receipts

5.5.3 The confirmation of insurance form (found with the application) must be completed by the not-for-profit's insurance representative and submitted with the application. If no insurance is carried, an explanation must be provided.

5.5.4 If the not-for-profit is a cooperative, the organization's previous three years' audited financial statements, annual reports, and prepared rationales and data are required to be submitted with the application.

5.5.5 Any other documentation the ESD determines relevant to the application.

Schedule 1 – Areas with Flood Risk Mapping

Areas with Flood Risk Mapping	Date
Appleton	Nov-89
Badger	Jul-85
Bay Roberts	Mar-12
Bishop's Falls	Nov-90
Black Duck Siding	May-88
Brigus	Feb-97
Carbonear	Mar-96
Codroy Valley	Feb-90
Cold Brook	Mar-09
Cox's Cove	Dec-88
Deer Lake	Aug-87
Ferryland	Mar-96
Gauldon's Brook	Mar-09
Glenwood	Nov-89
Gloverton	Nov-85
Goulds	Mar-96
Hant's Harbour	Mar-96
Heart's Delight	Mar-96
Hickman's Harbour	Apr-95
Hodge's Cove	Apr-95
Kippens	May-96
Logy Bay	Aug-12
Middle Cove	Aug-12
Mount Pearl	Jun-88
Outer Cove	Aug-12
Parson's Pond	Dec-88
Petrie Brook	May-13
Petty Harbour	Mar-96
Placentia	Apr-85
Portugal Cove-St. Philips	Mar-96
Rushoon	Jun-86
Rushy Pond	Jul-85
Salmon Cove	Mar-96
Shearstown	Mar-12
Shoal Harbour	Apr-95
Steady Brook	Oct-84
Stephenville	Mar-09
Stephenville Crossing	May-88
Trout River	May-90
Victoria	Mar-96
Waterford River	Jun-88
Whitbourne	Mar-96
Winterton	Mar-96

Schedule 2 – Schedule of Loss

Appliances – Large – Limit One Per Household			
Dryer	\$600.00	Fridge	\$800.00
Washer	\$650.00	Stove	\$700.00
Dishwasher	\$575.00	Television	\$500.00
Freezer	\$500.00	Microwave	\$100.00
Appliances – Small – Limit One Per Household (maximum amount \$350.00)			
Blender/Food Processor	\$75.00	Mixer	\$40.00
Clock Radio	\$25.00	Kettle	\$35.00
Coffeemaker	\$50.00	Telephone (Landline)	\$50.00
Deep Fryer	\$50.00	Toaster	\$25.00
Appliances – Small – Other - Limit One Per Household			
Air Conditioner	\$150.00	Vacuum Cleaner	\$200.00
Dehumidifier	\$250.00		
Clean Up - Minimum wage per person up to \$500.00			
Clothing - Adult (12+ yrs. old) (maximum \$1000) - Includes Outerwear			
Footwear - Adult (12+ yrs. old) (maximum \$500)			
Clothing - Child (up to and including 11 yrs. old) (maximum \$800) - Includes Outerwear			
Footwear - Child (up to and including 11 yrs. old) (maximum \$200)			
Furniture – Bedroom & Misc. (Infant/Toddler – Under 3 yrs. - Must be in use) (maximum \$1,200.00)			
Change Table	\$125.00	Mattress	\$100.00
Cradle	\$100.00	Miscellaneous Items (Mirrors, bedding, etc.)	\$100.00
Crib	\$175.00	Playpen	\$100.00
High Chair	\$150.00	Stroller/Carriage	\$200.00
Infant Car Seat	\$150.00		
Furniture – Bedroom & Misc. (Child over 3 yrs. and Adult) (maximum \$4,400.00)			
One per occupant – based on verified loss			
Bedding Set (Sheets/Pillowcases) (2 sets per bed)	\$50.00	Mattress Set (incl. Box Spring) – Queen	\$800.00
Blanket	\$35.00	Mattress Set (incl. Box Spring) – Single	\$600.00

Comforter	\$50.00	Metal Bed Frame	\$70.00
Dresser Drawers (Five Drawer Chest)	\$520.00	Miscellaneous Furnishings (Pictures, Frames, Mirrors, etc.)	\$300.00
Headboard (Double/Queen)	\$300.00	Night Table	\$225.00
Bedside Lamp	\$50.00	Pillow (2 per person)	\$50.00
Mattress Set (incl. Box Spring) - Double	\$700.00	Triple Dresser with Mirror	\$650.00
Furniture - General (maximum \$5,400)			
Area Rug	\$150.00	Kitchen/Dining Room set	\$1500.00
Chair (Upholstered)	\$300.00	Lamp (Floor) limit 1	\$100.00
Coffee Table	\$250.00	Lamp (Table) limit 2	\$150 each
End Table (max 2)	\$250 each	Miscellaneous Furnishings	\$800.00
Sofa Set (Couch & Loveseat/Chair)	\$1500.00		
Home Office/Business Equipment & School Supplies - Limited one Per Household (unless otherwise stated)			
Battery Charger	\$25.00	Desk Chair	\$50.00
Briefcase/ Computer Case	\$90.00	Filing Cabinet - Large - 2 drawer	\$150.00
Computer - Maximum	\$1000.00	Text Books (Vocation in use)	\$1250.00
Computer Desk	\$150.00	Text Books (Educational in use)	\$700.00
Computer Keyboard & Mouse	\$35.00	Tools for Business purpose	By Invoice
Computer Printer	\$150.00		
Computer Tablet (Educational in use)	\$200.00		
Kitchen and Bathroom Items			
Kitchen Utensils	\$100.00	Other (kitchen linens, bath towels, etc.)	\$100.00
Cookware (pots & pans - one set per household)	\$200.00	Laundry Supplies	\$50.00
Dishes (China, serving, casserole, etc.).	\$460.00	Food	\$150/per person

Medical (Essential medical and accessibility equipment)			
Artificial Limbs, Wheelchairs, etc. - Please Provide Doctor's Note			By invoice
Miscellaneous Items			
Lawn Mower	\$250.00	Snow Blower	\$800.00
Snow Thrower	\$250.00	Sewing Machine	\$250.00
Luggage	\$100.00	Window Coverings - max \$200/window, max 8 windows, must value of previous coverings	\$200.00/ per window
Musical			
For professional or therapeutic - maximum \$1,500.00			By invoice
Primary Domestic Home Heating			
Fire Wood - per cord/split - maximum 5 cords - maximum \$800.00			By invoice
Chain Saw - Only if wood is primary heat			\$280.00
Home Heating Oil - maximum \$800.00			By invoice



Justice and Public Safety
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