



Newfoundland and Labrador Disaster Financial Assistance Program

The Newfoundland and Labrador Disaster Financial Assistance Program (NL-DFAP)

provides financial assistance to residential homeowners and tenants, small businesses, not-for-profit organizations and cooperatives, local authorities and the public sector for uninsurable loss and damage caused by an eligible disaster.

In order to activate the NL-DFAP, an assessment is conducted to determine if the weather event is deemed eligible. An eligible disaster is considered an extraordinary event that has caused widespread damage to property over multiple areas and/or jurisdictions and has affected a large number of people. The damage caused by the disaster must not be reasonably insurable and the total damage cost must meet a financial threshold set by the Federal Government.

Before those affected by the disaster can apply for assistance, the program must be approved and activated, which will be followed by a public announcement with instructions on how to apply.

The NL-DFAP is not an insurance program and potential applicants must access their own insurance options first. The program will not cover all losses but will help reinstate the basic essentials of life, which includes assistance to repair and restore damaged homes to pre-disaster condition.

Examples of losses that are **ineligible** include but are not limited to:

- insurable damage such as wind damage to siding and roofing;
- land erosion due to storm surge;
- recreational property such as fishing stages and wharves;
- damage to vehicles;
- secondary residences such as cabins or summer homes, etc.

What to do immediately after a disaster

- Contact your insurance company and open a claim.
- Contact your town office to inquire if there are any supports available to you through non-government organizations in your area.
- Take steps to ensure personal safety and to prevent further damage (secure property, move contents to a safe space, etc.).
- Document damages (photos, written records, etc.).
- Begin clean-up and repair work. Please keep a record of your time spent on these activities as well as any receipts.

For further information:
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