

Notifications

[COVID-19](#) remains a public health threat. [Mandatory measures are in effect provincewide.](#)

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Disaster financial assistance and recovery support

Information on supports for Albertans, including the Disaster Recovery Program and the Municipal Wildfire Assistance Program.

Overview

Recovering from a disaster is difficult. The Government of Alberta makes it easier by providing financial assistance for insurable loss and damage arising from emergencies and disasters through a conditional grant program.

Disaster financial assistance may be accessed after a municipality applies and is approved for a Disaster Recovery Program on behalf of their residents. Once a program is created, residents and other applicants may then apply for financial assistance. A state of local emergency does not have to be declared in order to receive financial assistance under a Disaster Recovery Program.

Changes to the Disaster Recovery Program

The cost and frequency of disasters in Alberta is increasing, and our province needs a strong framework in place for dealing with the growing financial risks. That is why we have made changes to the Disaster Recovery Program (DRP).

Prior to these changes, Alberta was the only province that did not share the financial risk and liability of disaster expenses through cost-sharing mechanisms, thresholds, residential funding limits, or restrictions to assistance in floodways, as part of its disaster assistance program.

These changes will encourage Albertans to mitigate disaster risks by:

- purchasing appropriate insurance
- reducing property development in high-risk areas
- relocating to less disaster prone areas
- mitigating their properties

Cost-sharing

We have implemented a 90:10 cost-sharing arrangement with local governments and private-sector applicants, which include homeowners, residential tenants, small business owners, landlords, agriculture operations, condominium associations and not-for-profit organizations and cooperatives.

This arrangement means we provide assistance for 90% of eligible disaster costs and the impacted community and private-sector applicants are responsible for the remaining 10% of their respective costs.

Homeowner-funding limits

We have implemented a \$500,000 funding cap per homeowner application, and a one-time limit on disaster financial assistance per property. These changes take effect for all 2021 disaster events and are not retroactive to years prior to 2021.

If a property has received disaster financial assistance under a Disaster Recovery Program in 2021 and beyond, that property will not be eligible for subsequent DRP assistance in the future.

- Assistance from the program will not be available to future applicants who own property at the same physical location.
- These limits do not follow a homeowner if they sell the property as the one-time funding limit only applies to the property address.

Homeowner addresses that received assistance under a DRP in 2021 and beyond will be posted online to provide up-to-date information about program funding limits for prospective homeowners, developers, and real estate professionals.

Homeowner addresses that received assistance in 2020 will also be posted online but are not subject to the funding limits. No personally identifiable information will be posted.

Eligible disasters

Not all disasters events qualify for the program. To qualify the disaster must:

- be considered an extraordinary event
- not be covered by typical average insurance policies (insurance is not reasonably or readily available for the type of disaster)
- have caused widespread damage to property (an event is considered widespread if the disaster has caused damage to property over multiple areas and/or jurisdictions, extending over a large area or number of people)

To be considered an extraordinary event, disasters must also meet the following criteria:

- rainfall – rainfall measures at least a 1 in 25-year level for urban areas, and a 1 in 50-year level for rural areas
- streamflow – flooding caused by a waterway exceeds a 1 in 100-year level

- ice jams – winter and ice levels are reviewed and compared to previous data before they can be considered extraordinary

Ineligible disasters

The **DRP** only covers costs for disasters that are considered uninsurable. Visit [insurable disasters](#) for more information.

Public-sector applicants

Public sector refers to municipalities, Metis Settlements, and Government of Alberta departments.

When a disaster or major emergency occurs in the province, the Alberta Emergency Management Agency monitors the events to gather information. As data becomes available, the agency assesses the need for a Disaster Recovery Program.

- Read [2020 Alberta Public Sector Disaster Assistance Guidelines](#) for eligible items and limitations for disaster events in 2020.
- [2021 Alberta Public Sector Disaster Assistance Guidelines](#) for eligible items and limitations for disaster events in 2021.

The Alberta Emergency Management Agency (AEMA) will provide application forms to affected municipalities for the submission of timely and accurate information about the damage in their area. Part 1 of the application must be submitted within 30 days of the event start date.

- [Municipal, Metis Settlement and Government of Alberta Ministry DRP Application](#) (PDF, 345 KB)

To submit a Municipal and Metis Settlement application, or for more information, send Part 1 to the [AEMA Field Officer from your region](#) for more information.

Government of Alberta ministries submit applications to Government of Alberta Recovery Initiatives by email: drp.goaprojects@gov.ab.ca.

Homeowner, tenant and small business applicants

Due to the pandemic, the processing of applications from previous disaster events may be affected. As a result, applicants may experience delays with in-person evaluations and payments. Although this is a difficult time, we will continue to provide you with updates on your file as often as possible.

Homeowner, tenant and small business applicants, also known as private-sector applicants, include the following:

- homeowners
- residential tenants
- small businesses
- landlords
- farming operations

- condominium associations
- non-profit organizations and co-operatives

For more information on approved programs and how to apply, visit [Disaster Recovery Programs](#).

For more information on changes to the **DRP** for 2021 and onwards, please refer to the [2021 DRP Changes Information Sheet](#).

- Read [2020 Alberta Homeowner, Tenant and Small Business Disaster Assistance Guidelines](#) for eligible items and limitations for disaster events in 2020.
- [2021 Alberta Homeowner, Tenant and Small Business Disaster Assistance Guidelines](#) for eligible items and limitations for disaster events in 2021.

[En Français : Directives d'aide aux sinistrés du secteur privé de l'Alberta 2020](#). (PDF, 656 KB)

Contact

Connect with the Alberta Emergency Management Agency:

Hours: 8:15 am to 4:30 pm (open Monday to Friday, closed statutory holidays)

Phone: [1-888-671-1111](tel:1-888-671-1111)

Email: drp.info@gov.ab.ca

Address:

Alberta Emergency Management Agency

5th Floor, Terrace Building

9515 107 Street NW

Edmonton, Alberta T5K 2C1

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