

Disaster Recovery Program

Assistance for small businesses and landlords

Financial assistance for Albertans

The Disaster Recovery Program (DRP) provides financial assistance to qualified small businesses and landlords to help return essential property damaged by an uninsurable disaster to its basic, pre-disaster functional condition.

DRPs are a funder of last resort for financial assistance after a disaster. You must access your own insurance options first. DRPs do not cover all types of damage or loss and may not cover the full cost of replacement.

Alberta DRPs include a 90:10 cost-sharing arrangement with small businesses and landlord applicants, where 90% of eligible DRP costs are payable by the province and the remaining 10% is deducted from the applicants total eligible DRP assistance.

Checklist of actions immediately after a disaster

- contact your insurance company and open a claim.
- obtain a letter from your insurance company indicating what coverage you have and any exclusions.
- contact your local government to see if there are any supports available to you through non-government organizations in your area.
- take pictures of:
 - property damages.
 - any repairs in progress.
- begin clean-up and repair work, be sure to record the time spent on these activities and keep all receipts.
- if a DRP is approved, it is publicly announced. Continue to check the website www.alberta.ca/disaster-recovery-programs.aspx.
- submit a DRP [statement of loss and damage application](#). Download or print the application by visiting www.alberta.ca/disaster-recovery-programs.aspx and submit it by email at drp.info@gov.ab.ca.
- upon submission of your application, a case manager will contact you.

Qualification criteria

- business must have yearly gross revenues between \$6,000 and \$15,000,000 as reported for tax purposes.
- the business must employ less than 20 full-time employees.

- owner-operated enterprise, other than a “hobby business”, where the individual owner(s)/operator(s) and own at least 50% of the business.
- you must re-establish your business in the community.

Supporting documentation that you will be asked to provide with your application includes:

- most recent T1 general personal tax return(s) for the owner(s), statement of business activities, and schedule(s) T2125 if completed.
- T4 summary if your business had employees.
- most recent T2 corporate tax return with schedules 100 and 125.
- most recent notice(s) of assessment from the Canada Revenue Agency (CRA) for both personal and corporate returns.
- if incorporated, the most recent corporate registry annual return listing shareholders and directors.
- rental property owners must include any statement of real estate activities, schedule(s) T776, if completed.
- if the business owns the land and building(s), the most recent property tax notice of assessment, and legal land title document for the damaged property.
- an inventory of lost or damaged items including photos of items that may have been discarded.
- two quotes for repairs or replacement over \$5,000.
- if the damaged property was leased, a copy of the lease or rental agreement.

Insurance letter requirements

The insurance company or broker letter must be provided and include:

- date of loss.
- date on which the broker/agent was notified of the loss.
- address of the damaged property (legal land descriptions) for all affected sections of land.
- type and cause of the damage or loss.

Disclaimer: The [Alberta Disaster Assistance Guidelines \(DAG\)](#) serve as the definitive authority regarding matters relating to the DRP.

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