Provincial Disaster Assistance Program
General Claim Guidelines

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Saskatchewan
PUBLIC SAFETY AGENCY

Table of Content

Section 1 – Overview

The Provincial Disaster Assistance Program (PDAP) provides financial assistance to eligible claimants located in a municipality, First Nation or park that have been designated eligible for assistance due to substantial loss or damage to uninsurable, essential property caused by specific natural disasters.

PDAP is not intended to compete with private insurers or to provide full compensation to those who incur a substantial loss or damage to property. Assistance to standard replacement value may be provided to pre-disaster functionality only.

PDAP Regulations and guidelines closely follow Public Safety Canada’s Disaster Financial Assistance Arrangements (DFAA) program guidelines.

Examples of natural disasters where resulting damage may be eligible for PDAP assistance are overland flooding, tornados and severe weather events.

PDAP does not provide financial assistance for insurable losses such as most fire losses or fire-related costs. PDAP also doesn’t cover losses resulting from long-term climate change.

All communities and residents within the province are eligible for assistance if they meet the program criteria. It is the responsibility of the local authority to contact PDAP to access disaster assistance during and/or immediately after an event.

There are seven general categories of claimants who may apply for disaster assistance:

1. Local authorities
2. Park authorities
3. Health care facilities
4. Educational institutions
5. Government ministries
6. Communal Organizations
7. Private claimants, including homeowners, renters, First Nation residents, agricultural operation owners, small business owners and non-profit organizations, students, seasonal workers, people who are unhoused or at-risk of becoming unhoused, or spending time between multiple locations for work, recreation, or other purposes.

There are three general types of claims that may be filed:

1. Disaster assistance claims
2. Temporary displacement claims
3. Mitigation assistance claims

All PDAP claimants bear the following responsibilities:

- Claimants are ultimately responsible for fully protecting their property where possible. If a claimant has not taken sufficient measures to protect or fix property that is the subject of a property damage claim from further damage and/or deterioration, PDAP may deny the claim or reduce the amount of assistance available.

- Claimants are responsible for providing true, accurate and complete information relating to their claim. If an eligible claimant is found to have knowingly provided false or misleading information and/or omitted applicable information, PDAP has the right to deny the claim in its entirety and/or recover any payments that have already been processed.

1.1 Criteria for Eligible Claims – Important Definitions

The following definitions specify PDAP's criteria for eligible claims.

Adequate and Available (insurance):
- Adequate means the available insurance coverage would provide sufficient financial protection against loss or damage to return property to a functional level;
- Available means that the insurance can be accessed on an annual basis at a generally affordable rate, as determined by SPSA, within the area of Saskatchewan in which the property is located.

Essential: Indispensable or necessary elements required for welfare, stability, or functionality of people, structures, and mechanical building systems or physical infrastructure as determined by the SPSA.

First Nation resident: A claimant currently residing on reserve.

Frost boils: A defective spot in the surface of a pavement or gravel road due to the pulverizing and swelling action of frost. Frost boils are standard maintenance issues and are not eligible under PDAP. Frost boils are sometimes referred to as wet spots.

Functionality: The purpose that something is designed to fulfill.

Local authority:
- A municipality or other municipality as defined in *The Municipalities Act*; or
- a First Nation; or
- the City of Lloydminster with respect to the Saskatchewan portion of the city.

Major damage: Damage caused by a disaster where the safety, structural integrity, or functionality of land, physical infrastructure, dwelling, buildings, or mechanical building system is significantly compromised, as determined by a suitably qualified professional.

Minor damage: Damage caused by a disaster where the safety, structural integrity, or functionality of land, physical infrastructure, a dwelling, buildings, or mechanical building system where the function can be quickly restored with minimal disruption as determined by a suitably qualified professional.

Non-structural damage: Damage that does not pertain to the elements of construction in place to support the home. Also see the definition of structural damage. Examples of non-structural damage include:

- carpet;
- drywall;
- cabinets and other fixtures; etc.

Physical Infrastructure: Refers to a physical item or structure, work, facility, equipment, apparatus, mechanism, instrument or machinery.

Principal residence: A property which is the primary location in which a Saskatchewan resident resides on a day-to-day basis.

- If requested by PDAP, a claimant must demonstrate evidence of principle residency. The following documentation are examples of what may be requested:
  - historical Information Services Corporation (ISC) search;
  - driver's license or provincial identification that was created prior to the start date of the disaster which shows the civic address of the damaged property;
  - Federal Tax Return with Notice of Assessment proving that it was filed;
  - Notarized letter from property owner confirming principal residence (if applicant has no lease or does not pay rent;
  - Lease agreement
  - Affidavit from claimant's local authority.

Rental unit: A rental unit has either its own exterior access or its own unique address.

Resilience project: An enhancement to property that is the subject of an eligible disaster assistance claim, to reduce the vulnerability of the property to a substantively similar future disaster;

Structural damage: Damage that relates to the elements of construction in place to support the home. Also see non-structural damage. Examples of structural damage may include:

- foundation damage;
- load-bearing wall damage such as beams, but not the drywall; etc.
- exterior retaining walls related to the foundational integrity of the building

Suitably qualified professional: Include, but not limited to, an engineer, adjuster, contractor, plumber, electrician, home builder, home inspector, realtor, arborist, etc.

1.2 Designation of Eligible Assistance Areas

For financial assistance to be provided under PDAP, the local authority should request an official designation as an eligible assistance area. The local authority should contact PDAP as soon as possible for assistance with this process.

For a municipality or a First Nation to be designated and for this authority and/or its residents to be eligible to submit a claim for assistance, substantial loss or damage as defined in the PDAP regulations must have occurred.

1.3 Program Timelines

The local authority or park authority must submit a request for PDAP assistance within 30 days of the end date of the disaster period unless designated by the initiative of the minister responsible for the Saskatchewan Public Safety Agency or if a period of longer than 30 days is approved by the minister.

- PDAP must receive:
    - a Resolution in Council or a Band Council Resolution; and
    - a completed *Request for Designation* form.
- Extensions to this deadline may be requested and may be permitted if there are reasonable grounds for delay.

After a community has been designated as an eligible assistance area, all potential claimants have six months from the end of the disaster date to submit an application form and supporting documentation.

- Extensions to the six-month deadline may be requested in writing and may be permitted if there are reasonable grounds for delay.

There is a one-year deadline from the end date of the disaster to complete all cleanup, repairs, restorations and replacements or to request an extension.

In certain circumstances, the Minister responsible for the SPSA may also designate a local authority as an eligible assistance area on their own initiative.

1.4 Program Limitations

There are three general types of claims available to eligible claimants:

1. Disaster assistance claims
2. Temporary displacement claims
3. Mitigation assistance claims

For each unique disaster event designated by PDAP, claimants can file applications for all 3 claim types.

No assistance will be provided for damage or loss to property that is deemed to be non-essential to the restoration of a home or means of livelihood or non-essential community services. Nor will it be provided for damage or loss to property resulting from:

- Underlying conditions or climatic trends that do not result in a distinct disaster (such as El Niño/La Niña conditions, drought, long-term climate change, etc.);
- Chronic or pandemic health emergencies, including recurring or new public health threats;
- Infestations, plant and/or animal disease outbreaks.
- Violence, civil disorder, international armed conflict, and acts of war; and
- Industrial accidents and technological accidents, spills, infrastructure failures, etc., except where

these are the direct result of the impacts stemming from a natural hazard, nor where the assistance is not needed to meet essential needs or restore function and essentials.

The compensation provided is based on costs to restore the property to its pre-disaster functionality based on standard replacement value. Enhancements beyond applicable federal, provincial, and local codes, bylaws, and required standards are the responsibility of the property owner. Expenses that increase disaster resilience may be eligible but must be pre-approved based on the disaster resilience guidelines contained within Appendix A and/or the mitigation guidelines contained within Appendix D.

Claims will not be accepted where:

- the damage was caused by something other than a designated natural disaster;
- there was availability of adequate insurance in the Saskatchewan marketplace at a reasonable rate;
- compensation is available under another program such as one provided by another government entity or other community-based organization(s); or
- if the loss is recoverable by law.

No assistance will be provided for any operating costs or expenses or for any costs that are normal, usual or incidental to a business.

PDAP assists with the repair or replacement of eligible and uninsurable essential items at standard replacement value.

If claimants have an insurance claim related to the same disaster event PDAP will require documentation that indicates the scope of the coverage.

Should there be an insurance payout for damaged items, PDAP will request a detailed statement from the private insurer indicating what the payment consisted of.

There are set maximums for clean-up labour and equipment in accordance with the PDAP Clean-Up Guidelines as shown in Section 3. The labour rate for private claimants who perform their own cleanup is defined as 100 per cent of the federal minimum wage or the Saskatchewan minimum wage, whichever is greater, as of April 1st of the year of the end-date of the disaster.

The labour rate for private claimants who perform their own repairs is defined as 140 per cent of the federal minimum wage or the Saskatchewan minimum, whichever is greater, as of April 1st of the year of the end-date of the disaster.

1.4.1 Property Damage and Loss Claim Maximums

There are two types of property damage claims:

1. Claims relating to private property including all types of residences, small business, non-profit organizations, etc.; and
2. Claims relating to other types of property such as roads, government buildings, hospitals and educational institutions.

1.4.1.1 Private Property Damage and Loss Claim Maximums

Eligible private property damage claim expenses may be reimbursed up to the maximums established in the regulations. The amount payable is subject to SPSA's assessment of eligible costs and is the lesser of the applicable regulatory maximum and the eligible amount determined by SPSA. Current maximums include:

- $500,000 for a principal residence;
- $3,000,000 for small businesses including agricultural operations:
    - Landlords who meet the small business criteria may be eligible to receive $425,000 per unit up to a maximum of $3,000,000 total for multiple properties;
- $3,000,000 for non-profit organizations (this maximum may be waived if it is an organization
- which provides an essential community service, such as a food bank, shelter, etc.)

In a situation where the cost to repair damage attributable to the event is greater than the pre-disaster appraised value of the property, PDAP will compensate the pre-disaster appraised value of the property, less the deductible.

Compensation may also include the following:

- The cost of immediate action or remedy (response)
- Cleanup costs
- Standard replacement value of essential personal property
- Repair or replacement of damaged and essential permanently installed physical components of the dwelling
- The cost to demolish or remove the damaged property as supported by receipts and proof of payment
- Additional funding as pre-authorized by PDAP to support resilience projects as supported by receipts and proof of completion.

PDAP appraisals do not include the land value of the property.

The maximum amount of compensation that can be paid remains capped at the maximum amount based on the type of claim.

1.4.1.2 Other Property Damage and Loss Claim Maximums

There is no maximum payout for an eligible property damage claim submitted by a local authority, a park authority, an educational institution, a government ministry, a communal organization, a health care facility, or a non-profit organization deemed to be providing an essential community service (food bank, shelter, etc.).

1.4.2 Resilience Projects

Reimbursement for resilience projects is limited to 15% of the pre-resilience disaster assistance claim and is subject to the disaster assistance maximums. A list of pre-approved resilience projects and their approved reimbursement amounts can be found in Appendix A of these guidelines.

1.4.3 Temporary Displacement Assistance Claim Maximums

Eligible expenses for a temporary displacement assistance claim may be reimbursed up to a maximum of

- $50,000 per principal residence;
- $100,000 for a small business or non-profit organization; or
- $50,000 per dwelling on a communal organization that is the principal residence of a member of the communal organization and that forms part of an eligible disaster assistance claim.

PDAP may provide temporary displacement for a maximum of six months from the date the eligible claimant is displaced.

- Extensions beyond the six-month allowance may be requested in writing and may be permitted if there are reasonable grounds for the request.

1.4.4 Mitigation Assistance Claim Maximums

Eligible expenses for a mitigation claim may be reimbursed up to a maximum of 25% of the total eligible claim amount subject to available funding.

1.5 PDAP Cost-Sharing

PDAP disaster assistance claims are cost-shared with each claimant. The cost-sharing formulas on eligible claims are as follows:

Private claims including First Nations residents: five per cent of eligible expenses are the claimant's responsibility; the remaining 95 per cent of eligible expenses are payable by PDAP, except in those cases where an eligible claimant is also eligible for the Saskatchewan Housing Benefit, Cognitive Disability Strategy Support, Saskatchewan Assured Income for Disability, Saskatchewan Income Support, or the Saskatchewan Employment Incentive.

Municipal claims: municipal claim deductibles are based on the calculation of 0.10 per cent of the most recent confirmed taxable assessment to a maximum of the provincial per capita cost as set by Public Safety Canada in that disaster year;

- once expenses have reached this amount PDAP pays additional eligible expenses at 100 per cent.

First Nation claims for band-owned property: there is no deductible for these claims. PDAP pays additional eligible expenses at 100 per cent.

Regional Park Authority Claims: regional park authority deductibles are based on the calculation of 0.10 per cent of the most recent confirmed taxable assessment to a maximum of the provincial per capita cost as set by Public Safety Canada in that disaster year;

- once expenses have reached this amount PDAP pays additional eligible expenses at 100 per cent.

Park Authority Claims, other than a Regional Park: park authority deductibles are based on the calculation of 0.10 per cent of the gross revenues of the park authority in the fiscal year prior to the date of the disaster to a maximum of the provincial per capita cost as set by Public Safety Canada in that disaster year;

- once expenses have reached this amount PDAP pays additional eligible expenses at 100 per cent.

Ministry, Saskatchewan Health Authority and Educational Institution claims: there is no deductible for these claims. PDAP pays eligible expenses at 100 per cent.

If the local authority has a potash mine within its rural municipality, the potash mine assessment will be subtracted from the taxable assessment. However, any amounts paid by the Municipal Potash Tax Sharing Administration Board will be added back in.

In a single year where a municipality or park authority experiences multiple disasters, the maximum deductible is capped at the single event level for that year.

1.6 Deductible Reduction Incentive Program

A local authority is eligible to reduce their deductible by up to 25% based on the criteria outlined in the table in Appendix C of these guidelines.

Section 2 – Process

The following section defines the process and steps required to access disaster financial assistance from the onset of a disaster to financial reimbursement for restoration.

2.1 Eligible Designations

For a municipality to become designated as eligible for PDAP assistance, an eligible natural disaster must occur and substantial loss or damage must have occurred.

2.1.1 Local Authority Responsibilities

The local authority including elected officials, administrators, clerks and band councils should initiate the PDAP process.

The local authority should contact the PDAP office as soon as possible after the event to help determine their community's eligibility for disaster assistance. The sooner PDAP becomes involved the easier it will be for PDAP to assist with processing and substantiating a claim.

The local authority must submit a request for assistance within 30days of the end date of the eligible disaster.

The local authority shall:

1. Review the event to determine if they want to apply for assistance as PDAP does not cover all natural disasters. If the event is potentially eligible, the local authority or band council should contact the PDAP office for assistance.
2. Determine the category of claim/claimant as outlined in Section 1.
3. Estimate the value of the loss to the applicable property and assist with the estimate of private property loss. Keep all categories of loss separate.

If the type of event appears to be eligible for disaster assistance, the municipal council is asked to pass a *'Resolution in Council'* requesting designation for eligibility under PDAP. After the resolution has been passed by the local authority and sent to PDAP, the request for disaster assistance is assessed based on PDAP criteria.

Declaring a local emergency does not initiate financial assistance nor does a municipality or First Nation need to declare a local emergency to be eligible under PDAP.

2.1.2 Private Claimant Responsibilities

Potential claimants in this category must contact their insurance agent or broker to confirm that insurance coverage for this type of loss was not available on the date that damage occurred as the result of the eligible disaster. If this is the case, potential claimants should contact their local authority or band office to report such uninsurable damage.

Potential claimants must submit a letter from their insurance provider outlining the details of any coverage or lack of coverage. The letter should include all the following items:

1. Company letterhead
2. Claimant's name and mailing address
3. Policy number and type of coverage such as homeowner's/principal residence
4. Physical/street address or land location of property covered by the policy
5. Date of damage/loss
6. Denial of coverage
7. Reasons for insurance denial
8. Signature and printed name of authorized person
9. Clear indication of whether insurance was available for the prescribed loss and whether the
10. claimant subscribed to any associated coverage

It is essential that before, during and after the disaster, claimants keep track of all activities and expenses directly related to their claim.

2.2 After Designation

After a community is designated as eligible for PDAP assistance, PDAP will provide the community with event-specific application forms which are to be distributed to affected claimants.

Local authorities are responsible to distribute PDAP application forms to all claimants in their area. The local authority can help claimants with the application process, but the claimant is responsible for submitting private claims to PDAP. They also should advise claimants to call PDAP if there are any questions regarding the application process.

It is important to note that the sooner PDAP receives the applications the sooner the process can begin.

2.3 Applying for Assistance

2.3.1 Local Authority Applications

This category of applications includes claims relating to:

- Local authorities
- Park authorities
- Health care facilities
- Educational institutions
- Government ministries

The application process is as follows:

1. The local authority must complete the application form designed specifically for their community as provided by PDAP.
2. Claims are registered in the PDAP office and assigned a claim number.
3. Initial eligibility is verified on each application and then assigned to a suitably qualified professional to complete an assessment of damage.
4. The PDAP-assigned suitably qualified professional will contact the local authority or band council to arrange an inspection of the damage.
    - Ideally this should be done before repairs are initiated; however, required preventative actions and emergency repairs should be performed immediately.
    - All measures taken need to be fully documented with pictures and logs of work.
    - Not all preventative actions are eligible for PDAP reimbursement. Please contact PDAP to confirm eligibility.
    - A list of legal land locations for all damaged sites must be prepared and provided to PDAP and the suitably qualified professional as soon as possible.
    - Any locations not identified at the time of the site inspection may be deemed not eligible for assistance unless the minister is satisfied that there was a legitimate reason for the site not being included at the time of the original site visit.

2.3.2 Private Claimant Applications

This category of applications includes claims relating to:

- Principal residence for homeowners and tenants
- Agricultural operations
- Small businesses
- Communal organizations
- Non-profit organizations or charities

The titled owner of the property, tenant claims excluded, must submit the application and meet PDAP's criteria.

The application process is as follows:

1. PDAP is responsible for providing application forms to the local authority. Affected residents must complete the application form that is provided to their local authority. Applications can be mailed directly to PDAP. Claims must be submitted with all required backup material in order to be processed. Backup material may include:

   For a principal residence homeowner claim:
   - Insurance coverage letter that is addressed to the claimant on the insurer's letterhead and includes the policy number, date of loss, the location(s) of the loss and a statement indicating the extent of coverage available, if any, for damage resulting from the weather event.
   - Photos and/or videos of all damage as proof of loss.
   - For landslide claims, if a pre-development geotechnical report was completed for the property, it must be submitted to PDAP. It is expected that the report's recommendations will be followed to qualify for PDAP assistance.

   For a principal residence tenant claim:
   - Insurance coverage letter that is addressed to the claimant on the insurer's letterhead and includes the policy number, date of loss, the location(s) of the loss and a statement indicating the extent of coverage available, if any, for damage resulting from the weather event.
   - Copy of lease agreement; and
   - Photos of all damage as proof of loss.

   For an agricultural operation claim:
   - Insurance coverage letter that is addressed to the claimant on the insurer's letterhead and includes the policy number, date of loss, the location(s) of the loss and a statement indicating the extent of coverage available, if any, for damage resulting from the weather event.
   - In addition to your insurance denial letter, you will need:
     - T1 General / Personal Tax Returns. This return must include the corresponding schedule of Farming Activities.
     - Notice of Assessment from Canada Revenue Agency (CRA) that corresponds to the above T1 General Personal Tax Return.
   - **If filing as a Corporation:**
     - The T2 Corporate Tax Return including Schedule 1.
     - The CRA Corporate Notice of Assessment that corresponds with the above T2 Corporate Tax return.
     - Photos and/or videos of all damage as proof of loss.
     - The landowner must submit the application, unless there is a contractual obligation documenting the operation's responsibility for damage.

   For a small business claim:
   - Insurance coverage letter that is addressed to the claimant on the insurer's letterhead and includes the policy number, date of loss, the location(s) of the loss and a statement indicating the extent of coverage available, if any, for damage resulting from the weather event.
   - T1 General Personal Tax Returns, this return must include the T2125 - Statement of Business or Professional Activities.
   - Notice of Assessment from CRA that corresponds to the above T1 General Personal Tax Return.
   - **If filing as a Corporation:**

- The T2 Corporate Tax Return including Schedule 1.
- A copy of the lease agreement if the small business is located in a rental property.
- Photos and/or videos of all damage as proof of loss.
- Rental Property – Same documents as above along with the Statement of Real Estate Rentals T776.
    - The Statement of Real Estate Rentals must specifically show the gross rental income for each damaged property and the claimant must demonstrate that the assets in question are essential to the operation of the business.

For a communal organization claim:

- Insurance coverage letter that is addressed to the claimant on the insurer's letterhead and includes the policy number, date of loss, the location(s) of the loss and a statement indicating the extent of coverage available, if any, for damage resulting from the weather event.
- Photos and/or videos of all damage as proof of loss
- Provide proof that it meets the criteria required by the Canada Revenue Agency to be deemed an inter vivos trust under Section 143 of *The Income Tax Act*
- Provide the trust documents

For a non-profit, volunteer or community group claim:

- Insurance coverage letter that is addressed to the claimant on the insurer's letterhead and includes the policy number, date of loss, the location(s) of the loss and a statement indicating the extent of coverage available, if any, for damage resulting from the weather event.
- T1044 Non-Profit Organization return filed with CRA where applicable– Tax return indication of gross income
- A Mission Statement
- Photos and/or videos of all damage as proof of loss

For a charitable organization or board claim:

- Insurance coverage letter that is addressed to the claimant on the insurer's letterhead and includes the policy number, date of loss, the location(s) of the loss and a statement indicating the extent of coverage available, if any, for damage resulting from the weather event.
- Proof of charitable status documentation or registration information
- T3010 Registered Charity return filed with CRA
- List of board members
- A Mission Statement
- Photos and/or videos of damage as proof of loss

2. Claims are registered in the PDAP office and assigned a claim number.
3. Initial eligibility is verified on each application and then a suitably qualified professional is assigned to complete an assessment of damage.
4. The suitably qualified professional will contact the claimant to arrange a site visit. The suitably qualified professional then completes a damage assessment and submits their report to PDAP.

   While PDAP will determine final eligibility on a claim, the suitably qualified professional report identifies potential eligible items and will include the following:

    a. date that the damage occurred;

b. extent of the damage;
c. estimate of what is required to repair/restore the eligible damaged property to pre-disaster functionality at standard replacement rates;
d. age of construction and/or items damaged with a note on exceptional condition;
e. indication whether a claimant is or must be temporarily relocated due to damage that occurred as a direct result of a disaster event; and
f. other information relevant to process the claim.

Ideally, the suitably qualified professional's assessment should be done before repairs are initiated. However, PDAP recognizes that if required, preventative actions and emergency repairs may need to be performed immediately. The claimant should ensure that any measures taken are fully documented with pictures and/or videos and logs of work. Not all preventative actions are eligible for PDAP reimbursement. The claimant should contact PDAP to confirm eligibility.

5. If the claimant disagrees with the payment based on the suitably qualified professional's report, the claimant must provide a letter to PDAP indicating their concerns and the reasons substantiating them.

   PDAP will then review the claim to determine if further action is required.

   Please refer to Section 2.4.4 *Appealing a Property Damage Report - All Types* of these guidelines for details about the PDAP Appeal Process.

No claim will be paid without the completed qualified professional's report and all supporting documentation. Please note that the value of items, estimates and rates may be subject to change based on an eligibility review and current PDAP rates. Also, the amount listed on the qualified professional's report may not be the same as the final eligible amount determined after PDAP review.

2.4 Receiving Payment

2.4.1 Local Authority Payments

Local authorities, park authorities, educational institutions, the Saskatchewan Health Authority and government ministries must provide written documentation such as a signed statement of work and/or paid invoices supporting their claim to PDAP once the work is complete.

Along with this documentation, segregated accounting records of all claimed expenses and the funding sources used to pay for them must be maintained. Copies of these accounting records must be made available to PDAP upon request.

Payment for restoration will not be made until a report from an assigned suitably qualified professional is received documenting the damage and providing an estimate of costs for repairs and/or restorations to specific locations. However, response costs may be submitted immediately for review.

Advance payments may be provided up to 60% of the estimated repair cost for large-scale projects, less applicable deductible. Please note that advance payments are issued on a per-project basis upon request.

Records of payment and actual costs by project/location indicating labour, materials and equipment charges for completed work in accordance with the suitably qualified professional's report must be submitted. Averages are not accepted.

After a local authority has submitted invoices exceeding the amount of both the advance and the applicable deductible, progress payments may then be paid. If the work is completed in stages, the claimant may choose to submit invoices and information in stages resulting in multiple progress payments from PDAP.
Completed Project Site Cost Details forms and supporting documentation must be submitted to substantiate the work in progress and the request for a progress payment must be indicated.
Submitted receipts must clearly indicate all of the following:

1. the name and contact information of the vendor, including a phone number;
2. the invoice number;
3. the date of purchase;
4. a description/breakdown of item(s) being used and/or purchased (not just the dollar amount); and
5. proof of payment.
6.

When submitting invoices, PDAP will require proof of payment for all cash/electronic transfer payments. PDAP reserves the right to require valid proof of payment for any invoice provided as part of the claim. To expedite claim payments, proof of invoice payment should be submitted along with the invoice.

Reimbursement will be based on the information submitted to PDAP.

If the eligible expenses for the completed work total less than the amount that was provided in the advance payment, the claimant will need to repay the difference as per the PDAP overpayment policy described in section 34 of *The Provincial Disaster Assistance Program Regulations, 2011.*

2.4.2 Private Property Claim Payments for Non-Structural Damage

Important: The qualified professional's report must be completed and submitted to PDAP before any payments for restoration will be processed.

After the suitably qualified professional's report is submitted to PDAP, the claimant will receive a letter with a Payment Worksheet describing eligible costs. In most cases a single payment, which is also called a Fast Track Payment, will be issued to the claimant shortly after the Payment Worksheet has been received. Fast Track payments are based entirely on the suitably qualified professional's report, therefore no invoices for work already completed on the repairs will be considered as part of this payment. However, invoices for response-related equipment rentals and landfill receipts that are submitted with the application or given to the suitably qualified professional may be eligible.

If a claimant has concerns regarding the actual cost of items covered versus estimates, they may notify PDAP within 30 days that they wish to select the Option 2: Payment Based on Actual Costs alternative. In this scenario, the claimant would need to submit all invoices for completed work to PDAP. If eligible expenses exceeded those paid on the Fast Track payment, the claimant would then be reimbursed for the difference.

If eligible expenses for completed work total less than the amount indicated on the original Payment Worksheet, the claimant will need to repay the difference as per the PDAP overpayment policy described in section 34 of *The Provincial Disaster Assistance Program Regulations, 2011.*

Note: Fast Track Payments only apply to the portion of the claim linked to the qualified professional's report. Any structural component of a claim relating to a qualified professional's report would follow the procedures outlined in Section 2.4.3.

2.4.3 Private Property Claim Payments for Structural Damage

PDAP recognizes that repairs to structural elements of the home can often be quite expensive, making it financially difficult for claimants to complete the repairs recommended by the qualified professional. PDAP may consider providing a single payment based on quotes for qualified professional-recommended repairs. This is intended to assist those who have experienced major damage resulting from a specific designated disaster and enable them to perform the repairs as recommended by the suitably qualified professional.

For PDAP to consider a payment based on contractor quotes, the following criteria must be met:

- An acceptable suitably qualified professional's report must be submitted to PDAP; such reports need to provide the percentage of damage that is a direct result of the designated disaster.
- Claimants will be required to provide two estimates from two qualified contractors, including a complete breakdown for repairs as indicated by the suitably qualified professional.
- Quotes must clearly detail the work to be completed to ensure compensation does not include betterments. Betterments will only be considered eligible for compensation if it is a code or bylaw requirement and has been pre-approved by PDAP. PDAP reserves the right to reject any estimates that lack adequate description or appear excessive compared to local industry standards.
- PDAP will only provide payments for repairs under the following two conditions:
    1. The repairs needed are eligible for assistance under PDAP's Regulations and guidelines.
    2. The repairs are recommended by the suitably qualified professional in their report.

PDAP may provide assistance based on quotes to claimants who satisfy all of the criteria described above. Claimants who wish to perform types of repairs other than those recommended by the suitably qualified professional will still be required to submit the initial quotes for repairs as indicated by the suitably qualified professional. In these specific situations, the maximum amount of assistance that claimants are eligible for will be the lesser of the quotes for repairs as indicated by the suitably qualified professional.

Claimants will be required to provide updates as requested by PDAP with regards to the progress of structural repairs. PDAP also reserves the right to have an individual authorized by PDAP inspect the property and the work completed. These individuals can include (but are not limited to): PDAP employees, contracted suitably qualified professionals and their employees, local building inspectors, and provincial building officials. To qualify for PDAP assistance in future years, proof that the repairs were completed must be submitted to PDAP. This could include invoices, suitably qualified professional reports and pictures or videos.

2.5 Appealing a Property Damage Report (All Types) or an Eligibility Decision

If a claimant does not agree with an assessment, suitably qualified professional's report, or an eligibility decision they are asked to contact their designated program official as soon as possible to discuss the basis of their objection. At that time, the claimant, along with the program official and/or team lead, will review the program guidelines and regulations, verify all measurements and calculations, and examine any other potential discrepancies. PDAP staff and the claimant may then bring concerns with an assessment or report to the suitably qualified professional's attention in an attempt to seek agreement and resolution. If adjustments are identified and agreed to by both the claimant and PDAP staff, the original suitably qualified professional's report will be revised to reflect these changes. It is also at this stage that changes to eligibility decisions can be applied. It is anticipated that most claimant concerns will be alleviated through this process.

However, if a claimant remains dissatisfied with the outcome of this discussion, they have the option to submit a formal review request of the valuation to the PDAP Program and Customer Service Director by sending written notice via mail or email within 30 days after the date of the original notification. If the claimant wishes to make any written representations to accompany their request, they must be submitted within 45 days after the date of the original notification.

Level 1: Formal Review

- At this level, if the claimant has any additional and new supporting evidence that has not already been provided and/or can identify a portion of the regulations or guidelines that they feel have not been applied correctly, they are encouraged to submit this information along with an explanation of the reasoning behind their review request to PDAP.
- The PDAP Program and Customer Service Director will provide a written response to the claimant via both mail and email as soon as is reasonably practicable.

Level 2: Final Review

- This final level of review resides with the PDAP Executive Director and the formal request must be made via mail or email within 45 days of the PDAP Program and Customer Service Director's response.
- It is their responsibility to ensure that the claim has received full consideration under the

established review process and that decisions are rendered within the regulations and/or accepted policy and guideline direction.

- The PDAP Executive Director will provide a written response to the claimant via both mail and email as soon as is reasonably practicable.
- The decision of the PDAP Executive Director will be considered final.

Section 3 – Assistance Available

3.1 Local Authorities

A local authority may make a disaster assistance claim in the amount required to restore or replace eligible services or property that are damaged due to the eligible disaster. This is provided the services and property are located within the jurisdiction of the local authority.
Eligible expenses for these claims may include:

- The cost of immediate action or remedy (response).
- Necessary clearing of debris or wreckage caused by an eligible disaster from:
    - channels and streams;
    - the inflow and outflow of sewers and storm drains in order to permit the reasonable functioning of the sewer and storm drain system; and
    - water supply reservoirs.
- Repairs or restoration of sewer/water/utilities including pumping to control damage.
- Repairs or restoration of designated roads, streets, bridges, sidewalks, wharfs and/or docks. The claimant must provide legal locations to PDAP and to the PDAP-assigned suitably qualified professional.
- Restoration of a dike, levee or drainage facility including flood control and irrigation systems.
- Removing emergency works or restoring sites on which emergency works were located.
- Structural repairs to buildings that are provided for and maintained by the local authority.
- Additional funds as pre-authorized by PDAP for resilience projects.
- PST paid on eligible repair or replacement costs

PDAP assists with the repair/restoration of roads, streets and bridges that have been damaged by the event for which the community or park has designated as being eligible for disaster assistance:

- Repairing the effects of frost boils is considered routine maintenance and is not eligible under PDAP.
- Repairs to damaged trails or accepted shortcuts are not eligible under PDAP. Roads must be essential and regularly maintained by the municipality to be considered eligible.
    - Documentation for repairs is required for the application to be processed.
- Any claim for gravel must be designated to a specific project and substantiated by a suitably qualified professional report and invoices. Only extraordinary costs are eligible under PDAP.

Payment for repair/restoration will not be made until a report from an assigned suitably qualified professional is received documenting damage and providing an estimate of costs for repairs and/or restorations to specific locations. Only those projects identified in the suitably qualified professional’s report, and specifically the types and amounts of materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

Costs for immediate action or remedy (response costs) may be submitted immediately for review and reimbursement.

PDAP encourages the use of a PDAP coordinator hired by the RM in organizing and submitting the RM's claim. The primary role of the PDAP coordinator is to work in close relationship with PDAP to satisfy claim requirements and submit detailed documentation of actual costs per project. However, the maximum rate paid should be commensurate with the coordinator's experience and skill and reimbursement should be in line with other administrative staff. Hours should reflect the scope of the claim and cannot exceed the equivalent of full-time hours. PDAP will require the Resolution of Council for the special hire, detailed work logs, time sheets and proof of payment. Only work specific to PDAP will be eligible.

The cost of temporary employees – backfilling - to perform the normal duties of full-time office and field staff reassigned to conducting disaster assistance surveys and assessments is eligible. Documentation of the council meeting minutes must be provided specifying positions being backfilled, persons employed, and actual time spent for a six-month period after the disaster. Hiring supplementary personnel to provide operational response and immediate recovery activities is considered a direct incremental administrative expense and is also eligible for up to six months after the end of the disaster.

3.1.1 Options for Repairs and Restorations

PDAP staff will provide the claimant with copies of the Project Site Cost Details Sheet which are to be used when preparing submissions and requests for payment.

There are two options for repair and restoration of public property damage:

1. Contractor performed repairs/restorations. Supporting documentation must include the following:
    - A description of the damage and the work required to restore the project/location to pre-disaster functionality, including applicable photos of the damage and repairs:
        - photos must have captions and must include the location.
    - Invoices and proof of payment for contracted work.
    - Invoices and proof of payment for materials purchased. Photos are also helpful.

The invoices will be reviewed to verify that the rates charged are within the industry standards. Only extraordinary costs may be accepted - not usual, normal or incidental costs.

Tenders

PDAP understands there may be repair projects that communities are unable to complete due to various factors including shortage of staff, inadequate equipment, location of repair, engineering requirements, etc. Local authorities have the option of tendering out the repair work.

Once a local authority has determined the need to tender a project, they must contact their Program Advisor to receive assistance with procedures, eligible costs, and documentation requirements. PDAP may be able to assist with a portion or all the costs of the tendered project if the project falls within the scope of the original PDAP engineering assessment.

If a tendered project is approved, any changes must be communicated to PDAP prior to work commencing for approval or the work could potentially be considered an improvement and not eligible for reimbursement under the program.

3. Local Authority performs repairs/restorations with owned equipment. Equipment operational costs are eligible for all hours of the emergency response. PDAP uses the rates listed in the most recent versions of two provincial equipment rental rate guides found in the PDAP formula to determine eligible expenses.
    - PDAP rates are updated annually when new guides become available. The guides used are:
        - Saskatchewan Heavy Construction Association Equipment Rental Rates and Membership Roster; and
        - Saskatchewan Ministry of Agriculture Farm Machinery Custom and Rental Rate Guide.

PDAP equipment rates include fuel, oil and lubrication but do not include profit or capital costs.

Documentation must include the following:

- A description of the damage and the work required to restore the project/location to functional condition without improvements. Include applicable photos of the damage and the repairs.
- Photos must have captions and must include the location.

Labour costs are eligible for incremental hours of the emergency operation only. Where operator wages are included in the equipment rate, operator timesheets will not be required.

- As employees already receive a salary from the municipality or the band, only extraordinary personnel costs and overtime costs may be eligible for PDAP reimbursement. Normal work hours that are incurred on a regular basis are considered a normal expense and do not fall under PDAP.
    - The accepted labourer's cost is the gross labourer's wage. CPP, EI, taxes and superannuation are not removed from the gross wage. Specific employer contributions such as holiday pay and vacation leave are part of the accepted hourly rate. These amounts are defined with submission of the employee's payroll from the municipality or

the band to the PDAP office.

The claimant must identify and report the equipment used, the time spent, the materials used and the activity for each project or legal location.

- To confirm the rate allowed for a specific piece of equipment used, please contact the PDAP office stating the type, size, etc., of the equipment: e.g., 1995 Champion 740A grader.

If equipment is damaged while responding to the event, the expenses associated with repairing or replacing the equipment are not eligible, as reimbursement rates include an amount for maintenance.

Note: Improvements may be made to improve damaged locations during repairs or restoration, however these improvements must be pre-approved by PDAP if they are to be eligible for assistance. The improvement costs must be separated from the standard replacement value costs when the claim is submitted to PDAP for payment.

3.2 Park Authorities

A park authority may make a disaster assistance claim in the amount required to restore park services or repair park property damaged during the eligible disaster.

Eligible expenses for park authority disaster assistance claims may include:

- The cost of immediate action or remedy (response).
- Clearing debris or wreckage resulting from an eligible disaster from:
    - Channels and streams;
    - The inflow and outflow of sewers and storm drains in order to enable the reasonable functioning of the sewer and storm drain system; and
    - Water supply reservoirs.
- Removing building debris or tree limbs that are a danger to public safety.
- Restoring health and sanitation facilities.
- Restoring streets, roads, bridges, sidewalks, wharves and/or docks.
- Restoring dikes, levees or drainage facilities, including flood control and irrigation systems.
- Removing emergency works or restoring sites on which emergency works were located.
- Structural repairs to buildings that are provided and maintained by the park authority and intended for and used by the public. There will be depreciation related to the age of materials/buildings.
- Restoring a sewer, water or light infrastructure owned by the park authority or for which the park authority is responsible.
- PST paid on eligible repair or replacement costs

Note: Improvements may be made to improve damaged locations during repairs or restoration, however these improvements must be pre-approved by PDAP if they are to be eligible for assistance. The improvement costs must be separated from the standard replacement value costs when the claim is submitted to PDAP for payment.

Payment for restoration will not be made until a report from an assigned suitably qualified professional is received documenting damage and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the suitably qualified professional report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

3.3 Health Care Facilities

The Saskatchewan Health Authority may be eligible for disaster assistance in the amount required to restore property relating to the operation of the health care facility that has been damaged or destroyed during an eligible disaster.

Eligible expenses related to health care facility disaster assistance may include:

- The cost of immediate action or remedy (response).
- Building(s) used to provide health services by the health care facility.
- Building(s) used to provide living accommodations for employees of the health care facility.
- Work to minimize further damage such as sand bagging or building temporary dikes.
- Equipment, appliances, furnishings, clothing or other personal property or fixtures that are essential to enable the health care facility to provide health services.
- PST paid on eligible repair or replacement costs

To be eligible for assistance under PDAP the health care facility must be operated on a not-for- profit basis.

Payment for restoration will not be made until a report from an assigned suitably qualified professional is received documenting damage and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the suitably qualified professional report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

3.4 Educational Institutions

The board of education, board of governors, a college board or any person that owns or operates an educational institution may make a disaster assistance claim in the amount required to restore property relating to operating the educational institution that has been damaged or destroyed during an eligible disaster.

Eligible expenses related to health care facility disaster assistance may include:

- The cost of immediate action or remedy (response).
- Building(s) used to provide health services by the health care facility.
- Building(s) used to provide living accommodations for employees of the health care facility.
- Work to minimize further damage such as sand bagging or building temporary dikes.
- Equipment, appliances, furnishings, clothing or other personal property or fixtures that are essential to enable the health care facility to provide health services.
- PST paid on eligible repair or replacement costs

To be eligible for assistance under PDAP the educational institution must be operated on a non-profit basis.

Payment for restoration will not be made until a report from a suitably qualified professional is received documenting damage and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the suitably qualified professional report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

3.5 Government Ministries

A ministry refers to a department, ministry, secretariat, office, board or commission of the Government of Saskatchewan. They may make a disaster assistance claim in the amount required to restore property relating to their operation that has been damaged by an eligible disaster.

The Lieutenant Governor-in-Council may do the following:
- designate the ministries that have sustained damage during an eligible disaster;
- specify the amount of disaster assistance; and
- impose conditions on the payment of disaster assistance that the Lieutenant Governor-in-Council considers appropriate.

Payment for restoration will not be made until a report from an assigned suitably qualified professional is received documenting damage and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the suitably qualified professional report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

3.6 Private Claimants

3.6.1 Private Claimant Responsibilities

The private claimant is responsible for the following:
- Taking pictures and videos and keeping samples of damaged items to substantiate their claim.
- If necessary, making emergency repairs and starting the clean-up process before a suitably qualified professional can complete a site inspection to assess the loss or damage.
- Documenting their activities, keeping track of the times worked and the equipment used.
- Keeping all invoices of expenses to submit to PDAP as well as proof of payment.
- Obtaining a “Private Property Application” form from their local municipal office or band office. This must be submitted to PDAP within six months of the disaster end-date.
- Identifying all damage to the suitably qualified professional during the site inspection. Damage not identified to the suitably qualified professional during the site inspection may not be eligible.

Important: If structural damage such as damage to a foundation is suspected, the claimant must have PDAP assign a suitably qualified professional to evaluate the damage before the repairs can be conducted. Failure to do so may result in limited assistance from PDAP.

Payment for restoration will not be made until a report from an assigned suitably qualified professional is received documenting damage and providing an estimate of costs for repairs and/or restorations. Only those projects identified in the suitably qualified professional report, and specifically the materials and equipment identified for those projects, will be eligible for disaster assistance through PDAP.

Note: Disaster events are not typically cumulative. For example, spring flooding in March and heavy rain in June are two separate events within one year. Each event must follow a separate PDAP process. The *claimant must contact the local authority or band office to report damage each time.*

3.6.2 Options for Repairs and Restorations

There are two restoration options available to private claimants:

(1) Contractor Performs Repairs/Restorations

Supporting documentation must include invoices and proof of payment for contracted work as well as invoices for materials purchased, or a signed statement showing materials used from stock.

The claimant should have their contractor provide a breakdown of costs showing labour and materials separately.

PST and GST paid on an invoice for eligible items is eligible.

Amounts charged on an invoice for eligible items (such as labour and material) may be accepted, provided the rates charged for these items are within industry standards.

Only extraordinary costs may be accepted, not the usual, normal or incidental costs of daily living or operating a business.

(2) Private Claimant Performs Own Repairs and/or Restoration

The labour wage for claimants performing their own repairs and/or restorations is equal to 140 per cent of the federal minimum wage or the Saskatchewan minimum wage, whichever is greater, as determined on April 1 of the year of the end-date of the disaster event. No other factors are included in this rate.

If the claimant used his/her own equipment to perform the repairs/restorations, the equipment costs may also be eligible for reimbursement. These hourly rates are calculated in the following way:

- PDAP uses the rates listed in the most recent versions of two provincial equipment rental rate guides in their formula for determining PDAP-eligible expenses relating to the use of private equipment during disaster recovery.
- PDAP rates are updated annually. The guides used are:
  - the Saskatchewan Heavy Construction Association Equipment Rental Rates and Membership Roster; and
  - the Saskatchewan Ministry of Agriculture Farm Machinery Custom and Rental Rate Guide.
- PDAP equipment rates include fuel, oil and lubrication but do not include profit or capital costs.

The claimant must identify and report on the equipment unit used, the time spent, the materials used and the activity for each project.

- The claimant must describe in detail the type of equipment required. For example, indicate that it is farm/heavy equipment, as well as the make, model number, size,

horsepower, etc.
- For trailers, the claimant must indicate the length, type, number of axles and capacity. For example, indicate whether it was a two-wheel or a four-wheel unit, etc.

3.6.3 Clean-up and Debris Removal for all Private Claim Categories

Reimbursement for clean-up may include the cost of equipment in addition to manual labour costs and may also include rental charges for specialized equipment such as wet-vacs, chainsaws, fans or dehumidifiers.

Compensation for clean-up and debris removal labour is calculated based on the lesser of:
- the actual number of hours of clean-up and debris removal to a maximum of 300 hours; or
- the hours approved in accordance with the PDAP Clean-up Guidelines found below.

Claimants who conduct their own clean-up work may be reimbursed for their time at 100 per cent of the federal minimum wage or the Saskatchewan minimum wage, whichever is greater, as determined on April 1 of the year of the disaster within the limits outlined above.

Compensation for equipment used for clean-up and debris removal is calculated based on the lesser of:
- the actual cost; $25,000 for an individual;
- $50,000 for a small business or non-profit organization; or
  In the case of a home-based small business, a pro-rated portion of the maximum amounts mentioned in clauses (ii) or (iii) based on the percentage of the residence used for the individual and for the small business.

PDAP Clean-Up Guidelines

- Claimants must substantiate their claim with either an invoice and proof of payment or a signed written statement that has been confirmed by the adjuster.
- The hours used for clean-up will be based on the following criteria and paid out at an approved rate:
  - With respect to overland flooding of homes, buildings or structures:
    - Less than or equal to 10 centimetres or four inches of water equates to a maximum 40 hours of clean-up labour.
    - Less than or equal to 1.22 metres or four feet of water equates to a maximum of 150 hours of clean-up labour.
    - Greater than 1.22 metres or four feet of water equates to actual number of hours to a maximum of 300 hours of clean-up labour.
    - If a contractor was hired to carry out the clean-up, an additional $1,000 over the maximum allotted in each of the above categories may be claimed by submitting paid receipts.
  - With respect to plow wind or tornado damage:
    - The amount that may be paid for clean-up labour equates to a maximum of 300 hours.
- Extraordinary situations shall be reviewed on a case-by-case basis and may warrant supplementary consideration. However, no hours in excess of the 300-hour maximum will be approved.

Information on clean up can be found on the Saskatchewan Publications website at: https://publications.saskatchewan.ca/#/products/30484

3.6.4 Mould Prevention and Remediation

Essential steps must be taken immediately following a flood to mitigate the effects of mould on a claimant's property.

Remember: It is the claimant's responsibility to do everything possible to protect their home/business and its contents. If professional assistance cannot be immediately secured the claimant may need to perform the necessary measures to prevent the growth and spread of mould.

3.6.4.1 Mould Prevention

Mould prevention is the claimant's responsibility. The following section will outline PDAP's expectations for claimants working to protect their property and its contents.

Important: Safety precautions must always be exercised when dealing with potential mould situations. A building affected by a flood must only be entered when it is safe to do so and all those who enter must always wear proper personal protective equipment.

PDAP expects that the following steps to be completed immediately following a flood. These activities should only be carried out when it is safe to enter the building.

- All undamaged contents should be secured in a dry area.
- An inventory of all damaged contents including makes, models, serial numbers, approximate age and cost, etc. of the damaged property should be carried out.
    - The claimant should take as many photos as possible of the damaged building components and damaged contents.
    - No major component should be disposed of until their compensation eligibility has been confirmed. Major components may include water heaters, furnaces, boilers, gas and electric fireplaces, water filtration systems, etc. Compensation eligibility may be determined by having an inspection reportAnty completed by a certified technician.
- If possible, the claimant should ensure to have all hard surfaces cleaned and sanitized. This will prevent further damage to items which may be salvageable.
- All information pertaining to the loss should be recorded. This includes when/where the water entered the building, the water depth, how long the water was in the building, etc.

The next step toward protecting your property is to remove all standing water as soon as possible. This can be done with the help of a pump or other effective means.

If there have been several centimeters of water in a building for more than an hour or two, the affected drywall and insulation will need to be removed as soon as possible. This will help prevent the growth of mould. However, there is no need to remove wooden members such as stud walls, plates, etc. as these can be cleaned and sanitized in place.

To determine how much of the drywall and insulation to remove:

1. Find the high-water mark on the affected wall.
2. Measure 31 centimetres or one foot above the high-water mark. All drywall and insulation below the measurement on that section of the wall needs to be removed.

The affected areas should be dried by any means other than heat unless adequate negative air flow can be provided. This will help minimize secondary moisture damage in the areas not affected by the flood water.

Important: Talk with your PDAP qualified professional before completing any further repairs or before hiring a contractor.

Remember: Keep a log of all work done to protect your home. This includes hours worked, who performed the work, what work was completed, etc.

Consult the PDAP Clean-Up Guidelines in section 3.6.3 to determine potential financial assistance for actions taken toward protecting your home.

At the end of this document, a link can be found containing helpful ideas and tips for flood clean-up procedures.

3.6.4.2 Mould Remediation

It is expected that if proper preventative measures are taken, most flood damage will not lead to the propagation of mould. In exceptional circumstances, loss and damage due to mould remediation may be considered on a case-by-case basis if the individual is denied access to their property by a designated authority for an extended period as a result of the disaster event.

3.6.5 Principal Residence Claims

The homeowner must use the home as their principal residence, an individual(s) must use the home as their place of residence, it must be where the individual conducts daily affairs, and the home must be used as a mailing address for government programs or records. The homeowner must meet eligibility requirements as outlined in the definitions found in Section 1.1 of these guidelines.

Rental properties are not eligible except where the landlord meets the small business criteria. A tenant or First Nation resident can submit a disaster assistance claim for the loss of tenant-owned essential contents and clean-up costs.

- All tenants who reside in the same rental unit may file a PDAP claim.
- A copy of the lease agreement or a signed letter from the landlord must be submitted indicating the names of those who live in the unit. These names must match the names on the applications.

Rent-to-own properties may be eligible for disaster assistance as a principal residence claims if the occupant of the property can provide evidence of a rent-to-own agreement.

Some claims for principal residence damage may have extenuating circumstances surrounding the claim.

The following are a few examples of situations that may be eligible for PDAP assistance:

- Dependent family members as defined in Section 1 of these guidelines, living in a property owned by their parents that suffered damage from a disaster.
- Individuals with unmarried children over 18 years of age and in full-time studies. This includes residences owned by parents but used by students as their principal residence.
- Owners had purchased the property at the time of the disaster but had not yet moved in leaving the property vacant. If both this new property and their old property suffered damage from the same event potential claimants must choose one property for which to submit a claim.
- An elderly individual is living in a home where the title is held by another family member.

Purchasing and installation of a sump pump(s) to help prevent further damage may be eligible as an immediate action claim if the sump pump(s) is purchased within two weeks of the disaster end-date and installed up to eight weeks after the end-date of the disaster.

- Installing a sump pump is best done as soon as possible.
- A dated invoice is required as proof of purchase and installation.
- If a sump pump is purchased but not installed or in use as cleanup equipment within eight weeks, it is not eligible under immediate action but may be eligible under resilience.

Recreational properties are not eligible for assistance except where they are used as a principal residence as defined in Section 1 by the owner. Proof that the property is the principal residence must be provided.

Farmyard and residential tree debris removal may be eligible when the safety of humans or livestock is at stake. See the PDAP Clean-up Guidelines outlined in section 3.6.3.

Assistance may be available for damage to residential or farm shelter belts provided:
- The natural infrastructure is actively managed/maintained for its protective benefit.
- The natural infrastructure was damaged during the disaster.

The standard replacement value would include the cost to prep the land, purchase the replacement trees (same type as the damaged trees), and plant the replacement trees. Any subsequent maintenance costs would not be eligible (e.g. watering, pruning, additional fertilizer, etc.)

The following non-essential residential items are not eligible under PDAP:
- landscaping such as flowers, trees, shrubs and grass, boat houses, docks, pleasure boats, recreational trailers, jewelry, artwork, antiques, decorative fencing, swimming pools, recreational vehicles and other recreational equipment.

Damage to essential contents of the principal residence may be eligible. PDAP's essential contents list can be found in Appendix B.

The following guidelines apply to claims for damage to concrete:
- The damage must be a direct result of the disaster to which the claim relates.
- The severity of the damage must be demonstrated by inordinate heaving and cracking as opposed to normal pressure cracks, flaking, crumbling and other forms of concrete deterioration.
- Competitive estimates may be required before repair/replacement is authorized if the restoration is or appears to be unreasonable.
- All possible repair procedures such as filling, capping, slab-jacking, etc. must be considered before replacement is authorized.
- Both poured-in-place concrete and masonry type basement walls are highly susceptible to cracking and some movement due to lateral pressures generated by highly expansive soils; therefore, claims for such damage may require investigation and/or assessment by a suitably qualified professional.

3.6.6 Agricultural Operation Claims

In most cases there is some type of insurance available either provincially or federally for crop or livestock losses. Generally, expenses relating to livestock losses, loss of pastureland, and loss of production are considered ineligible for PDAP assistance. PDAP supports the role of the Ministry of Agriculture with respect to an existing or potential program which may provide financial assistance for these types of loss.

To qualify for assistance as an agricultural operation, a farm must meet the small business criteria.

Assistance may only be claimed for property or assets that are owned in the name of the business and/or for property or assets that the business is contractually responsible for.

If the principal farm residence and the farmland are severely damaged, the claimant may submit a claim for the principal farm residence and a separate claim for the farm property. However, in the case of wind damage only one claim related to wind damage will be accepted.
For a particular section of farmland to be eligible for PDAP assistance, the rural municipality in which it is located must be designated. If a claimant owns farmland located in two or more municipalities each municipality must be designated eligible, and the owner must file separate claims in each rural municipality.

Eligible expenses related to agricultural operation disaster assistance claims may include:

- Supplies
    - Uninsurable supplies essential for carrying on the agricultural enterprise.
    - Portable calf shelters - 50 per cent coverage if required during temporary displacement.
    - Portable feeders - 50 per cent coverage if required during temporary displacement.
- Erosion damage to:
    - Farmland such as washouts and gullies:
    - The 60 most damaged quarter sections of land may be claimed. This is the maximum number of quarter sections that may be claimed by a single agricultural operation regardless of the number of RM's in which the land is located.
    - Farm driveways, access roads to bin yards or feed lots. Trails or shortcuts within the farm are not covered:
    - Claims for such damage may require investigation and/or assessment by a suitably qualified professional.
    - Authorized temporary dirt dams or dikes.
      Note: PDAP does not provide assistance for ruts on farmland caused by machinery.
- Fences and Corrals
    - Decorative fences do not qualify.
    - Free standing fences damaged by floods, tornados and/or plow wind events.
    - Three-sided cattle shelters may be eligible under PDAP for loss or damage due to flooding but may not be eligible for loss or damage due to winds or tornados as insurance may be available for this type of loss.
    - If livestock must be moved due to the disaster and new fencing is required to contain the livestock as before, the new fencing is eligible at 50 per cent as it is considered a future asset.
    - Corrals and board fences are insurable for damage caused by fire and/or wind if attached to a building; therefore, are not eligible under PDAP.
- Produce and/or Livestock Feed/Fodder in storage
    - The following general rules will be followed to determine eligibility for PDAP regarding crops in storage:
    - Crops must be harvested.
        - For hay this means baled.
        - For other crops such as grain, this means combined.
    - Crops must be stored.
        - For small square hay bales this means in stacks.
        - For large round or square hay bales this means the actual large bale can be considered in storage whether it is where it was dropped from the baler or if it is

placed in rows or stacks.
    - For other crops such as grain in storage, this means placed in grain bins or in temporary bins such as a ring and covered with a tarp, etc. Grain left in piles on the ground is not eligible under PDAP.
  - There are often extenuating circumstances where the disaster affects the ability of the producer to put the bales into storage. In these situations, claimants should contact PDAP to determine their eligibility.
  - Most standing crop losses are covered under Saskatchewan Crop Insurance.
- PST paid on eligible repair or restoration costs
- Livestock
  - Expenses relating to the movement of livestock may be eligible if livestock was moved to avoid imminent danger and as long as no other program provides similar assistance.
  - Expenses relating to the displacement of livestock may also be eligible if livestock can no longer remain where they are due to the disaster (e.g. flooded pasture).

3.6.7 Small Business Claims

The small business filing a PDAP claim must be a business operated in Saskatchewan for profit as defined in Section 1 of these guidelines. Small business applications including those from agricultural and rental property applications require proof of income: please see section 2.3.2.

Note: Unaudited financial statements or statements which only list net income and/or expenses will not be accepted as proof of income.

Greenhouse plants, vineyards, fruit trees or other similar plants used in a small business operation may be eligible.

Assistance may only be claimed for property or items that are owned in the name of the business or that the business is contractually responsible for.

Note: PDAP does not provide disaster assistance to large businesses over $15 million in income as they usually have sufficient resources to cover damage costs and to continue operating.

Eligible expenses related to small business disaster assistance claims may include:
- PST paid on eligible repair or restoration costs.
- Damaged stock-in-trade and supplies belonging to a small business are eligible for disaster assistance if the damage is directly related to the disaster.
- Damage to tree nurseries - stock-in-trade - and to greenhouse operations - plants and buildings - may be eligible subject to the business providing proof of repairing the damage to buildings or replacing the stock-in-trade.
  - In the case of stock-in-trade, no assistance will be provided unless replacement stock is purchased.
- A small business classified as a corporation, co-operative or partnership is eligible to file one disaster assistance claim for a maximum of $3,000,000.
  - If the business is incorporated the claim is filed in the name of the corporation.
    - Separate claims cannot be filed by each shareholder for damage done to the

business.

  - In the case of a partnership only one application can be submitted on behalf of the partnership.

3.6.8 Non-Profit Organization Claims

PDAP applications from charitable organizations, park authorities and boards need to provide proof of charitable status documentation or registration information.

- Only providing registration numbers is insufficient.
- Not-for-profit organizations, volunteer groups and community groups need to provide:
  - T1044 Non-Profit Organization return filed with CRA (where applicable)
  - Mission statement
  - Articles of incorporation
  - Bylaws
  - Other governing documents that clearly state the organization's non-profit purpose
- Registered Charities need to provide:
  - T3010 Registered Charity return filed with CRA
  - Mission statement
  - Notification of registration letter
  - Articles of incorporation
  - Bylaws
  - Other governing documents that clearly state the organization's charitable purpose

Eligible expenses related to non-profit organization disaster assistance claims may include:

- restoring a building that is used by the non-profit organization to provide community services;
- restoring a building that is used to provide living accommodations for employees whose housing is provided by the non-profit organization; and
- equipment, appliances, furnishings, clothing or other personal property or fixture that is essential to enable the non-profit organization to provide community services.
- PST paid on eligible repair or restoration costs.

If the non-profit organization is deemed to be providing an essential community service, it may have the maximum income and assistance thresholds waived.

3.7 Temporary Displacement Assistance

Temporary displacement refers to the period of time in which an eligible claimant can no longer reside and/or operate out of their primary location due to damage caused by an eligible natural disaster. Temporary displacement claims are not cost-shared. PDAP will pay 100 per cent of eligible costs up to the maximums.

A temporary displacement claim can apply to any of the following:

- a homeowner, tenant or First Nation resident;
- a small business;
- a non-profit organization;
- the board of education of a school division, the board of governors of a school division or any other person(s) owning or operating an educational institution;

- a department, ministry, secretariat, office, board or commission of the Government of Saskatchewan;
- a communal organization
- the Saskatchewan Health Authority or the board of governors/managers of a health care facility in Saskatchewan;
- a local authority; and
- a park authority.

Temporary displacement assistance applies when the claimant cannot utilize the following items due to damage resulting from an eligible disaster:

- a principal residence in the case of an individual; and
- any property that is essential to the operation. This applies in the case of all categories other than a principal residence.

A temporary displacement claim other than for a principal residence is made to recover extraordinary costs incurred during the temporary displacement period for the purpose of continuing to provide services.

Temporary displacement assistance provided by PDAP coordinates with the Saskatchewan Public Safety Agency's Emergency Crisis Support policies and community-based organizations.

Temporary displacement may occur at any time during a claim provided the displacement is a direct result of the disaster.

Note: Displacement accommodations should not exceed the client's standard of accommodation prior to the disaster and must be in line with reasonable market rates.

Eligible expenses related to temporary displacement disaster assistance claims may include:

- Accommodations:
  - Hotel - claimant must submit actual receipts
    - Hotel parking
  - Rent - claimant must submit actual receipts
  - Private accommodations - $35 per day, per claim
- Utilities - applies to rental only:
  - This only applies if the utilities at the primary location have not been disconnected.
  - If the utilities have been disconnected, then the claimant is only responsible for one set of utilities and is not incurring an extraordinary expense.
  - Copies of invoices from both the primary location and rental property are required for the following utilities:
    - basic telephone services;
    - SaskPower;
    - SaskEnergy; and/or
    - water.
- Other eligible expenses may include:
  - Rental of commercial storage containers/lockers. The claimant must submit actual receipts.

- Extraordinary vehicle expenses:
    - If the area of temporary relocation is more than 20 kilometers from the claimant's original residence, partial extraordinary expenses relating to extra driving time –which is calculated in hours not kilometers—may be eligible under PDAP. Other situations will be examined on a case-by-case basis.
    - A signed statement of purpose along with the number of driving hours and the type of vehicle is needed.
        - Examples of reasonable costs for vehicle expenses include traveling to and from work, to and from doctors, etc.
    - Moving costs - the claimant must submit actual receipts.
    - Special needs equipment/supplies - actual receipts and a doctor's note explaining the medical need are required for determining reasonable costs.

Note: Any other types of expenses deemed to be extraordinary may be submitted to PDAP to determine eligibility. Actual receipts and a reasonable explanation and documentation of the expenses are required for PDAP to consider eligibility.

- In unusual circumstances where individuals and families are displaced from their homes and, due to low vacancies in other rental accommodations, remain in temporary accommodations such as hotels without access to cooking facilities, PDAP assistance for extraordinary meal costs may be provided as per the following:
    - A meal allowance of up to $40 per day for individuals and $20 per day per additional family member to a maximum of $200 per day may be provided.
    - This is based on the difference between restaurant meals and cooking at home.

Examples of ineligible displacement expenses under PDAP:

- Displacement assistance is not provided in a situation where a claimant is a registered owner of another property which is unoccupied and available for use. Examples include:
    - rural property owners who may own another source of accommodation within a reasonable distance from their primary residence; or
    - claimants who own unoccupied rental properties within a reasonable distance from their primary residence.
        - In these examples PDAP may provide an extraordinary vehicle expense claim as outlined above to offset transportation expenses.
- Claimants are not eligible for PDAP displacement expenses when they are no longer responsible for rent at their pre-disaster residence.
- Displacement assistance is not provided in situations where claimants have obtained alternative long-term accommodations. Examples include:
    - claimants have taken a lease on alternative rental accommodations; or
    - claimants have purchased another property in which to live.
- The following items are also not considered eligible under a displacement assistance claim:
    - personal long-distance telephone calls;
    - food and beverages as they are included within the approved meal allowance; and
    - cable television and internet services.
        - However, this is dependent on the type of claim. For example, if these services are required for business activities or for personal use, etc.

3.8 Mitigation Assistance

A mitigation claim refers to enhancements that are taken within specific repair or rebuilding projects to reduce the likelihood of major damage attributed to future disasters of the same type within an eligible assistance area.

A mitigation project must directly impact a disaster affected property or area and must demonstrate that it effectively reduces risk of future damages. The project must also be cost-effective, and applications must contain an explanation of its cost-effectiveness.

Mitigation projects may include but are not limited to structural disaster mitigation and protective natural infrastructure projects as well as non-structural disaster mitigation, including relocation.

3.9 Resilience Assistance

A resilience assistance project refers to an enhancement to property that is the subject of an eligible disaster assistance claim, to reduce the vulnerability of the property to a substantively similar future disaster and which has been identified and pre-authorized through the damage assessment process. Expenses will be reimbursed on submission of receipts subject to the project maximums listed in Appendix A.

Section 4 – Eligibility

4.1 Event-Specific Examples of PDAP-Eligible Expenses

The following information may not include all eligible items.

4.1.1 Local Authorities

For disaster events caused by flooding or heavy rain, the following are examples of eligible expenses under PDAP:

- restoration and/or repair of designated roads and bridges;
- work to minimize further damage from an imminent threat. This includes activity such as sand bagging or diking but does not include work done to drain fields or sloughs;
- structural restoration to infrastructure such as municipal buildings taking into account the standard replacement value;
- machinery/tools/supplies which are not insurable under a policy in Saskatchewan taking into account the standard replacement value;
- restoration and/or repair of sewer/water/utilities including pumping to control damage;
- cleaning up debris. This must be a safety issue; and
- incremental expenses such as flagging/signage that the road must be closed; extraordinary costs expended due to event, etc.

Cleaning up and/or removing debris resulting from a tornado may be eligible under PDAP; however; most damage would be insurable.

4.1.2 Private Claimants

For disaster events caused by flooding or heavy rain the following are examples of eligible expenses under PDAP:

- Principal Residence
    - Furnace and hot water heater including inspection, cleaning and/or repairs according to SaskPower Emergency Procedures Guidelines
    - Essential contents as per Appendix B.
    - Carpeting and underlay
    - Building materials including drywall, wall board, insulation, vapour barrier, etc.
    - Garage and driveway at principal residence
    - Sewer, water and utility hookups
    - Work to minimize further damage such as temporary sand bagging or diking
    - Cleanup of debris including labour and equipment used to the maximum allowable in accordance with the PDAP Cleanup Guidelines
    - Mould remediation in exceptional circumstances as per section 3.6.4.2.
    - Work done to drain the area around the home, if required to obtain access, or due to health and safety issues, may be eligible with confirmation that draining is properly permitted.
- Small Business
    - Any real property occupied for the purposes of the small business
    - Uninsurable stock and supplies
    - Work to minimize further damage such as temporary sand bagging or diking
    - Cleanup of debris including labour and equipment used to the maximum allowable in accordance with the PDAP Cleanup Guidelines
    - Mould remediation in exceptional circumstances as per section 3.6.4.2.
- Agricultural Operation

  All eligible items included in a small business claim as well as the following:
    - Essential fencing, free standing corrals, farm buildings or other structures
    - Erosion to productive agricultural field that was the direct result of the disaster
    - Farm access road - this does not include trails within the farm
    - Livestock feed such as bales in storage and grain in storage
    - Work done to drain fields or sloughs is not eligible.

For disaster events caused by plow winds or tornados the following are examples of eligible expenses under PDAP:

- Principal Residence
    - Most damage would be insurable.
    - However, cleanup and debris removal may be paid to the maximum allowable in accordance with the PDAP Cleanup Guidelines providing it is a safety issue.
- Small Business and Agricultural Operation:
    - Essential fencing that is uninsurable
    - Corrals that are uninsurable
    - Clean-up and debris removal may be paid to the maximum allowable in accordance with the PDAP Cleanup Guidelines providing it is a safety issue

4.2 Event-Specific Examples of PDAP-Ineligible Expenses

The following information may not include all eligible items.

4.2.1 Local Authorities

The following are examples of ineligible expenses under PDAP:

- regular scheduled employee hours; and
- capital costs of municipal or band-owned equipment.

4.2.2 Principal Residences (including Farm Homes)

The following are examples of ineligible expenses under PDAP:

- Power lines and poles attached to an insured building - insurable
- Vehicles-personal - insurable
- Home landscaping such as flowers, trees, shrubs and grass and non-essential topsoil. However, these expenses may be eligible if a municipal bylaw is in effect requiring landscaping or lawns or are part of mitigation projects
- Decorative fences, privacy fences, decorative walls or privacy walls if non-essential. Note: if a wall totally surrounds the home and water cannot get around the wall these expenses may be eligible
- Jewelry, artwork, antiques, pictures, camera equipment
- Garages not at the primary residence
- Recreational - not essential to livelihood:
    - Stereo equipment, VCRs, DVDs
    - Cabin/cottage - if not the claimant's principal residence (must be a four-season habitable residence)
    - Trailers
    - Docks
    - Boat houses
    - Boat lifts
    - Pleasure boats
    - Swimming pool
    - Recreational vehicles
    - Treadmills, exercise equipment, sporting equipment and weigh scales. These may be considered if doctor prescribed.

Volunteers/family expenses: clean up labour cost (based on PDAP clean up rate) may be reimbursed if invoices and proof of payment are submitted. Direct expenses to support volunteers and/or family while on site and working (i.e. meals and refreshments) may be eligible but must be supported by invoices and proof of payment.

Other extraordinary costs are not considered eligible (i.e. flight expenses, hotel accommodation, alcoholic beverages, etc.).

4.2.3 Agricultural Operations

The following are examples of ineligible expenses under PDAP:

- Machinery - harvesting and non-harvesting
- Tools – meaning any device or apparatus used for machinery or building repair, construction or maintenance that is usual to a farming operation
- Insurable livestock and expenses related to livestock losses
- Barns - this depends on age, structural condition and event excluding flooding
- Crop loss including vegetable crops as most crops are covered by crop insurance:
    - Loss of income – insurable
    - Loss of production – insurable
    - Loss of inputs including chemicals, fertilizers, additives and seeds
    - Wildlife damage to crops left standing - program under crop insurance
    - Native hay land
    - Drought losses
- Miscellaneous farm property, including:
    - Cattle squeezes and chutes
    - Watering bowls
    - Aeration fans
    - Bin sweeps
    - Weigh scales
    - Pumps and generators
    - Pond mills
    - Pressure washers
    - Drill fills
    - Portable water
    - Chemical and fuel tanks that are not mounted on a stand, cradle or a similar platform
    - Irrigation equipment and tack equipment

4.2.4 Small Businesses

The following are examples of ineligible expenses under PDAP:

- Business interruption
- Loss of income
- Loss of production
- Losses considered normal, usual or incidental
- Operating costs or expenses

Website:

For more information on the Provincial Disaster Assistance Program, please visit saskpublicsafety.ca.

Appendix A: Resilience Project Eligibility Criteria

1. Eligibility

Eligible claimants may receive a resilience enhancement of up to 15% of total eligible damages to incorporate proven resilience measures that reduce future impacts of a similar disaster event. Eligible enhancement measures will be identified as a part of the damage assessment, and follow the same timelines as those allowed for repairs.

2. Resilience Measures

Expenditures on the following measures may be eligible as identified by site specific need:

Item	Maximum Value (subject to claim limits)	Quantity Limit
Backfill slope/ grading	$15,000.00	Per description
Backflow valve	$5,000.00	1 per drainage system
Battery back-up add-on for pump	$1,500.00	1 per installed pump
Downspout extension per downspout (above ground)	$200.00	Limit of 1 per downspout
Sump pump basic replacement	$2,000.00	1 per sump pit
Sump pump new install	$4,500.00	1 per sump pit
Sump pump with weeping tile (new)	$15,000.00	1 per sump pit
Water sensor/ alarm	$100.00	1 per 250sq feet
Window Well (per window)	$1,800.00	Per existing window
Window well cover (snow load rated)	$700.00	Per existing window
Installation or upsizing culverts or providing protection to culvert systems	Per Estimate	Per Estimate
Installation or upgrading bridges or stormwater systems	Per Estimate	Per Estimate
Raising road elevations	Per Estimate	Per Estimate

3. Applicant Responsibilities

Applicants must:

- Submit receipts for all expenditures claimed.
- Submit proof of project completion if requested.

Appendix B: Essential Contents:

Item	Limited per claim	Stipulations
Air Conditioner	One per application	May be eligible if supported by a medical certificate OR are required for certain small businesses.
Air purifier	One per application	May be eligible if supported by a medical certificate OR are required for certain small businesses.
Bathroom linens - Standard set = 2 bath, 2 hand, 4 wash cloth per person	Per person	
Bed linens (sheets, pillows/cases, or bed in a bag)	One per occupied bedroom	
Bedroom suite - Bed frame, nightstand, Dresser, mirror	One per occupied bedroom	
Beds - Mattress	One per occupied bedroom	
Beds - Box Spring	One per occupied bedroom	
Beds - Frame	One per occupied bedroom	
Books (hard and soft cover)	Assessed value	Vocational use only
Child/Infant Car seat	One per infant/toddler	Eligible if date is prior to manufacturer expiry date. If stored, must be intended to be used prior to manufacturer expiration.
Clothing and Footwear	One per person living in the house	Eligible if clothing is for essential personal and business use. Stored clothing must be intended to be used within a reasonable amount of time. (ie. Winter clothing)
Coffee and End tables (x2)	One set per application	
Computers	One per application	1 per person as required for vocational use only may be eligible.
Dehumidifier	One per application	
Desk and chair	One each per application	1 per person as required for vocational use may be eligible.

Dining Room set **OR** Kitchen set	One set per application	
Dishes and glasses	Per application	Maximum 2 place settings per person living in the house.
Dishwasher	One per application	
Dryer	One per application	
Flatware	Per application	Maximum 2 place settings per person living in the house.
Food in storage - Freezer, refrigerator, cold storage, pantry (family of 4)	Per person per damaged unit	Fridge/ freezer must be damaged during event. Pantry/ cold storage loss confirmed by water level.
Freezer	One per application	
Fridge	One per application	
Health items (Oxygen/CPAP; Defibrillator, prescription glasses, dental appliances including dentures, prescription medications, etc.)	Per person living in the home	May be eligible if supported by a medical certificate OR are required for certain small businesses.
Household miscellaneous (i.e. broom, mop, ironing board, soap, and laundry supplies)	Per application	
Kitchen linen	Per application	
Kitchen pots and pans	One set per application	
Lamps	Per application	Allow if there is no overhead lighting
Lawnmower (push) Gas, electric, or battery	One per application	
Lawnmower (ride on)	One per application	Allow if residence is on an acreage
Living room suite (excluding coffee and end tables)	One set per application	
Microwave	One per application	
Musical instruments	Per application	Limited to vocational use only
Personal hygiene products	Per person living in the house	

Small appliances and utensils (i.e. toaster, can opener, coffee maker, blender, air fryer, etc.)	Per application	
Snow blower	One per application	
Stove	One per application	
Stroller	One per infant/toddler	If stored, must be intended to be used in a reasonable amount of time
Television (for repair or replacement)	One per application	
Essentials for reception	Per application	
Vacuum	One per application	
Washing machine	One per application	

- All items are subject to standard replacement values.
- Extraordinary situations will be reviewed on a case-by-case basis and may warrant supplementary consideration.

Appendix C: Risk Reduction Criteria for Local Authorities for Reduced Deductible

Risk Reduction Criteria	**Additional Criteria**	**Percent Deductible Reduction**
Official Community Plan or District Plan adopted or reviewed within the 4 years preceding the start date of the disaster event.	Complies with all Saskatchewan laws, including Article 6.7 of the Appendix to *The Statements of Provincial Interest Regulations* Documented by resolution or minutes of the local authority preceding the start date of the disaster event.	12.5%
Emergency plan adopted or reviewed within the 4 years preceding the start date of the disaster event.	Complies with all Saskatchewan laws Documented by resolution or minutes of the local authority preceding the start date of the disaster event.	12.5%

Appendix D: Mitigation Eligibility Criteria

1. Eligibility

Eligible claimants may submit applications for funding for activities that leverage the opportunity of the post-disaster environment to accelerate risk reduction of incurring damages related to similar future events. Mitigation projects are expected to be connected to the natural hazard that occurred but may include co-benefits to reduce the risk of other natural hazards.

The maximum amount of funding eligible for a mitigation project is the lesser of the actual cost of the mitigation project and 25% of the claim for disaster assistance.

Eligible expenses may include but are not limited to the following:
- Structural disaster mitigation and protective natural infrastructure
- Non-structural disaster mitigation, including relocation

2. Structural Disaster Mitigation and Protective Natural Infrastructure
- Structural disaster mitigation means physical construction to reduce or avoid possible impacts of natural hazards, or the application of engineering techniques or technologies to achieve hazard resistance and resilience in structures or systems. This may include conventional, hybrid, and/or protective natural infrastructure designed to reduce disaster risk.

- For protective natural infrastructure or hybrid infrastructure to be eligible, it must offer risk reduction benefits at a level that is comparable to or greater than conventional infrastructure in terms of risk reduction and cost, as verified by a suitably qualified professional.

- Examples may include but are not limited to engineered riverbank or shoreline stabilization infrastructure or armouring; conveyance channels; culverts; stormwater retention ponds; permanent fire breaks; permanent, engineered debris and landslide control structures, etc.

3. Non-Structural Disaster Mitigation
- Non-structural disaster mitigation means changing the way people interact with disaster risk through things like moving assets out of high-risk areas.

- For relocation projects, expenses directly related to the relocation are eligible, including but not limited to land purchase/expropriation, property purchase (and related compensation), demolition/decommissioning the site, etc.

4. Ineligible or Limited Measures

The following are not eligible unless explicitly approved:
- Major upgrades or operational capacity increases
- Cosmetic or aesthetic improvements
- Unrelated renovations
- Repairs resulting from deferred maintenance or normal wear and tear

5. Eligibility Criteria

- Must be cost effective and costs must align with standard market rates
- Must demonstrate long-term value through the reduction in future damages and claim frequency
- Must meet all applicable codes and standards
- Damaged asset must be in a high-risk area as determined by the SPSA
- Damaged asset must have suffered major damage as determined by the SPSA

6. Application Requirements

- Report from a suitably qualified professional outlining the scope of work, project costs, and risk reduction benefit of the project

7. Evaluation Criteria

- Applications will be evaluated with respect to level of risk reduction provided, and the value of protection provided, and cost effectiveness.
- Applications may be approved up to the maximum funding allocated for a disaster event.

8.Reimbursement Requirements

- Paid invoices for completed work
- Certification that the work has been completed (Contractor statement, inspection report, etc.)