

CITY OF PRINCE ALBERT

SPECIAL CITY COUNCIL MEETING

A G E N D A



THURSDAY,
JULY 8, 2010

12:00 P.M. (Noon)

COUNCIL CHAMBER
CITY HALL

1. **CALL TO ORDER:**

Mayor J. Scarrow will call the meeting to Order.

2. **PRAYER:**

The City Clerk will offer the prayer.

3. **SUBMISSION OF PECUNIARY INTEREST:**

4. **APPROVAL OF AGENDA:**

*"That the Agenda for this meeting be approved,
as presented."*

5. REPORTS OF ADMINISTRATION & COMMITTEES:

Page No.

- 5.1 Report from Acting City Manager dated July 6, 2010, with respect to **Application for Provincial Disaster Assistance Program. (RPT#CORP-HR-10-12)**

1

Recommendations:


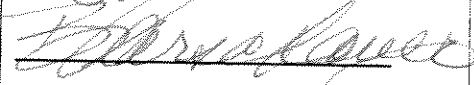
- “1. That The City of Prince Albert apply to the Ministry of Corrections, Public Safety and Policing to be designated an eligible assistance area under the Provincial Disaster Assistance Program, which provides financial assistance for restoring essential services and property, as a result of substantial damages caused by the severe wind and thunder storm on Friday, July 2, 2010;***
- 2. That the City Clerk forward the Resolution to the Provincial Disaster Assistance Program, once prepared; and,***
- 3. That the Mayor and City Clerk be authorized to execute any necessary Agreement(s), on behalf of The City, once prepared.”***

6. ADJOURNMENT:



City of Prince Albert

REPORT APPROVAL FORM

Report Title:	Report on Application for Provincial Disaster Assistance Program No.#CORP-HR-10-12	Date:	July 6, 2010
Prepared By:	Chris Cvik		
Prepared For:	City Council		
Approval Required By:		Report Type:	
		Routine <input checked="" type="checkbox"/> Substantive <input type="checkbox"/> Financial <input type="checkbox"/>	
City Manager	<input checked="" type="checkbox"/>	  <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	
Director of Financial Services	<input checked="" type="checkbox"/>		
Director of Public Works	<input type="checkbox"/>		
Director of Community Services	<input type="checkbox"/>		
Director of Ec.Dev & Planning	<input type="checkbox"/>		
Director of Fire & Emerg. Services	<input type="checkbox"/>		
Director of Corporate Services	<input type="checkbox"/>		
City Solicitor	<input type="checkbox"/>		
Chief of Police	<input type="checkbox"/>		

Report Type ~ Definitions:

Routine	Matters that are routine in nature and/or follow existing Council policy require Department Head approval only
Substantive	Matters that require the concurrence of more than one department and/or are complex in nature and require the approval of the City Manager prior to being provided to elected officials
Financial	Matters that have substantial or unusual financial implications require the approval of the Director of Financial Services



City of Prince Albert

REPORT

Report Title: Report on Application for Provincial Disaster Assistance Program
No.#CORP-HR-10-12

Date: July 6, 2010

Prepared By: Chris Cvik – Acting City Manager

Prepared For: City Council

RECOMMENDATION:

That Council approves the following recommendations:

1. That the City of Prince Albert applies to the Ministry of Corrections, Public Safety and Policing to be designated an eligible assistance area under the Provincial Disaster Assistance Program (PDAP), which provides financial assistance for restoring essential services and property as a result of substantial damages caused by the storm on Friday, July 2, 2010.
2. That the City Clerk forwards the approved recommendation to the Province for consideration.

JUSTIFICATION FOR INCAMERA: N/A

BACKGROUND:

The City of Prince Albert experienced a major storm on the evening of Friday, July 2, 2010. As a result of the storm, there were numerous residents in Prince Albert who suffered property damage. The type of property damage included flooded basements, damage roofs and siding, and major structural damage to homes caused by trees falling onto the homes. While much of the damage will be covered by individual home owner property insurance, there may be individuals who have suffered a loss or damage to uninsurable property.

The Provincial Disaster Assistance Program (PDAP) is a program that provides financial assistance to eligible claimants that has been designated as eligible by the province for assistance as a result of a substantial loss or damage to uninsurable, essential property cause by specific natural disasters.

DISCUSSION:

The PDAP program is open to local government authorities (i.e., City of Prince Albert) and privately owned property (individual property owners, small businesses, and farms) to apply. The threshold for privately owned property is a total loss or damage that exceeds \$25,000, or at least one individual incurring at least \$5,000 damage to uninsurable property. For the City to apply, losses are based on uninsured amounts of \$1,000,000 or a pre-determined mill rate calculation, whichever is less.

The City will not be making a claim under the PDAP for losses it incurred as the damage caused to the Cold Storage Building at the Municipal Service Centre is covered under the City's insurance program and any uninsurable expenses would be below the threshold amount as the loss of trees is not eligible for reimbursement under the PDAP.

The City does believe that at least one individual in the Prince Albert area will have incurred \$5,000 damage to uninsurable property and therefore supports the idea of making the application since there may be other residents within the City who have also incurred an uninsurable loss. Making the application on behalf of these potential residents with losses is in effect, a way for the City to demonstrate thoroughness by exploring different avenues to assist residents of Prince Albert who were negatively impacted by the storm.

Process: Section 2.1 in the attached General Guidelines provides the full details of the process. A high level summary includes:

1. Council passes resolution requesting disaster assistance and the City submits the request.
2. The Province assesses the request against PDAP criteria. If approved, the designation is sent to the Minister for authorization.
3. If approved, PDAP provides private claimant application forms and other information to the City.
4. The City is responsible to distribute, collect registration forms, and submit the completed forms to the PDAP within the six month deadline. *Basically, the City is no longer involved at this point.*
5. The PDAP registers each claim and an individual information package is mailed out to each claimant.
6. Individual claimant will work directly with PDAP on the claim and it is PDAP that will determine whether a claim is accepted or rejected.

Timeframe: The City has until January 2, 2011 to submit the registration of a claim to the province. This is based on an application deadline of six (6) months from the date of the disaster (July 2/10). However, as people are already well underway cleaning up after the storm, timeliness is important and if the City is going to apply, that the application to the province be made as quickly as possible.

OPTIONS:

1. That the City of Prince Albert applies to the Ministry of Corrections, Public Safety and Policing to be designated an eligible assistance area under the Provincial Disaster Assistance Program (PDAP), which provides financial assistance for restoring essential services and property as a result of substantial damages caused by the storm on Friday, July 2, 2010.
2. That the City Clerk forwards the approved recommendation to the province for consideration.
3. That Council provides direction to Administration.

FINANCIAL IMPLICATIONS:

There is no cost to apply under the Provincial Disaster Assistance Program. If the City is successful, there will be administrative time spent in order to distribute, assist where possible with basic questions, collect, and submit registration forms for claimants from the Prince Albert area. These administrative tasks will be handled by existing staff in the Financial Services Department and therefore will not require additional financial resources beyond the current budget.

PUBLIC NOTICE/COMMUNICATIONS:

No external communication at this time. If the province approves the City's application, the City will communicate details of the plan to residents.

STRATEGIC PLAN GOAL: N/A

ATTACHMENTS:

Provincial Disaster Assistance Program (PDAP) - General Guidelines

CONCLUSION:

Administration supports the application to the province for consideration under the PDAP. If the application to the province is approved, it will be up to individual residents to make application. While the City will incur extra administration in order to distribute, assist, collect, and submit registration forms for claimants from the Prince Albert area, we will be assisting residents who were impacted by the storm.

Respectfully Submitted,



Chris Cvik
Acting City Manager



Ministry of
Corrections, Public
Safety and Policing

Emergency Management Organization

100-1855 Victoria Avenue
REGINA SK S4P 3T2
(306) 787-7800 – Telephone
1-866-632-4033 – Toll Free
(306) 798-2318 – Fax

Provincial Disaster Assistance Program (PDAP)

General Guidelines

PROVINCIAL DISASTER ASSISTANCE PROGRAM (PDAP)

100 – 1855 Victoria Avenue
Regina, Saskatchewan
S4P 3T2

(306) 787-7800 (Telephone)
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Updated: May 2010

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Section 1 – Overview

- The Provincial Disaster Assistance Program (PDAP) provides financial assistance to eligible claimants located in a municipality that has been designated eligible for assistance as a result of a substantial loss or damage to uninsurable, essential property caused by specific natural disasters.
- PDAP regulations and guidelines closely follow the federal Disaster Financial Assistance Arrangements (DFAA) program.
- A few examples of natural disasters that would be assisted by PDAP are flooding, tornados, plow winds and severe weather. PDAP does not provide financial assistance for drought, frost damage, fire losses or fire-related costs.
- All communities and residents within the province are eligible for assistance provided that they meet the program criteria. 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.
- It is the responsibility of the local government authority to contact PDAP for disaster assistance during and/or after an incident.
- Individuals must be residents of Saskatchewan on the date of the disaster in order to qualify for assistance.

1.1 Eligible Assistance Area

For the purpose of PDAP, substantial loss or damage to uninsurable property means:

- In the case of local government authority property (rural, urban and northern municipalities), the total loss or damage is equal to or greater than a pre-determined mill-rate calculation on the most recent confirmed taxable assessment of the designated area or \$1,000,000, whichever is less.
- In the case of privately owned property (principal residences, farms, small businesses, Park Authorities, primary agricultural enterprises and charitable organizations), the total loss or damage to uninsurable property in the area exceeds \$25,000, or at least one individual incurs \$5,000 damage to uninsurable property.

1.2 Limitations

PDAP provides assistance for restoring uninsurable, essential services and property to their pre-disaster conditions. The following are some restrictions under PDAP:

- ***There is a six (6) month deadline from the date of the disaster to submit the registration of claim.***
- ***There is a one (1) year deadline from the date of the disaster to complete all cleanup, repairs, restorations and replacements.***
 - ◆ Extensions to the one year deadline may be requested in writing.
- Assistance is not 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.
- Compensation for damages will be reimbursed to pre-disaster condition only. Any improvements upgrades to the property are the responsibility of the property owner. Exceptions for reimbursement would include cases where codes or standards have changed and now require an upgrade to meet code.
- Eligible items under PDAP are dependent on the type of natural disaster, whether insurance is available in the Saskatchewan marketplace at a reasonable rate, whether the damage is covered by another program (municipal, provincial or federal), or if the loss is recoverable by law.
- Depreciation may be applied to certain items due to age and condition, to a maximum of 60%.
 - ◆ 5% per year on all materials, subject to wear and tear
 - ◆ 2% per year on concrete
 - ◆ 2.5% per year on pressed wood fiber basements
- Assistance is not provided for any operating cost or expense; or for any costs that are normal, usual or incidental to a business.
- PDAP does not cover insurance deductibles.
- Depending on the type of disaster event, there are maximums for cleanup labor and equipment used during the cleanup for private property claims.
- When an individual does their own repair work, they will be reimbursed for the labour at the minimum wage rate as of April 1 of that year.
- PDAP does not reimburse taxes. GST and PST will be removed from submitted invoices and receipts.

- There is a maximum of \$160,000 that will be paid out for a private claim.
- There is no payout limit for municipal claims.
- Only one claim may be submitted per property for any one disaster.
 - ◆ If further damage occurs due to another event, the second event is treated as a separate event and the damage must be kept separate.

1.3 Definition of Eligible Claimants

“Eligible Claimants” includes:

- A board of education.
- A charitable organization.
- A department, board or commission of the Government of Saskatchewan.
- A district health board.
- A Saskatchewan resident.
- A local government authority.
- An owner of a small business who resides in Saskatchewan.
- An owner or operator of a primary agricultural enterprise who resides in Saskatchewan.
- A person who provides immediate remedy (such as a tenant).
- A park authority.

“Charitable organization” means a corporation, organization, foundation, society or association that is:

- A registered charity within the meaning of the *Income Tax Act (Canada)*; or
- Incorporated or continued pursuant to *The Non-profit Corporations Act, 1995* for the purpose of providing social, charitable, or recreational services.

“Local government authority” means:

- An urban municipality as defined in *The Urban Municipality Act, 1984*;
- A rural municipality within the meaning of *The Rural Municipality Act, 1989*;
- A northern municipality as defined in *The Northern Municipalities Act*; or
- The Saskatchewan portion of the City of Lloydminster.

“Small business” means a business operated for profit where the owner or the majority shareholder:

- Is directly involved in the day-to-day operation of the business; and
- Derives his or her principal source of income from the operation of the business;

but does not include a primary agricultural enterprise.

“Primary agricultural enterprise” means a farming operation, business or undertaking where:

- The principal occupation of the owner or operator is farming; and
- The owner or operator derives his or her principal source of income from the operation of his or her farming operation, business or undertaking.

“Park authority” means;

- A regional park authority as defined in *The Regional Parks Act, 1979*;
- The Wascana Centre Authority, the Meewasin Valley Authority, and the Wakamow Valley Authority; or
- In the case of a provincial park constituted pursuant to *The Parks Act*, the member of the Executive Council responsible for the administration of that Act.

An eligible claimant does not include a large business:

“Large business” means an incorporated industrial, commercial, financial or utility enterprise or undertaking that is operated for profit, but does not include a small business or a primary agricultural enterprise.

1.4 PDAP Cost-Sharing

PDAP is cost-shared with each claimant. The cost-sharing formulas on eligible costs are as follows:

Private Claimants

Private claim deductibles are shared as follows:

- 20% of eligible expenses are the claimant's responsibility.
- 80% of the eligible expenses are payable by PDAP.

Municipal Claims

Municipal claim deductibles are based on the calculation of the total municipal damage or loss minus the lesser of:

- \$1,000,000.00; or
- A pre-determined mill-rate calculation based on the most recent confirmed taxable assessment of the designated area.

The municipal cost-sharing formula is as follows:

Cost-Sharing Formula for a Municipal Claim

	Cost-Share (Municipal Responsibility vs. PDAP Payable)
1 st Mill Equivalent	100% / 0%
2 nd Mill Equivalent	50% / 50%
3 rd Mill Equivalent	25% / 75%
Remainder of Expenses	10% / 90%



Section 2 – Process

The following steps define the process and steps required for accessing disaster assistance from the onset of a disaster to the reimbursement of incurred expenses.

2.1 “Eligible” Designation

To become designated ‘eligible’ for PDAP assistance:

- A natural disaster occurs.
- Contact the PDAP office to help determine event eligibility. The sooner PDAP can be involved in the incident, the easier it is to assist in the process and the substantiation of the claim.
- Potential private claimants should contact their insurance agent or broker to see if there is insurance coverage within the Saskatchewan marketplace for damages caused by the disaster that took place.
 - ◆ If not, potential claimants should contact their Local Government Authority to report damages.
 - ◆ Pictures, videos and samples should be taken of the damage, if possible, to help substantiate the claim. Before, during and after the disaster, keep track of all activities and expenses directly related to the claim.
- **The local (Municipal) Authority (elected officials and administrators/ clerks) must initiate the PDAP process.**
- The Local Government Authority must:
 - ◆ Review the event to determine if the event is eligible under PDAP (PDAP does not cover all natural disasters).
 - ◆ Verify the category of loss – municipal or private property loss/damage, or both municipal and private property damages.
 - ◆ Estimate the value of the loss to municipal property and assist with the estimate of private property loss (keep public and private figures separate).
 - ◆ Decide if PDAP criteria is met; if yes, contact the PDAP office for assistance
- PDAP will send an initial information package to the municipal office which includes Program information and procedures.
- If the type of event appears to be eligible for disaster assistance, council is asked to pass a *‘Resolution of Council’*.
 - Once the Resolution of Council has been passed by the Local Government Authority and sent to PDAP, the request for disaster assistance is assessed

based on PDAP criteria. If recommended, the designation is sent to the Minister for authorization.

- A municipality does not have to declare a local state of emergency to be eligible for PDAP.

2.2 After Designation

After a municipality is designated:

- PDAP will provide further information (including municipal and/or private claimant application forms) to the municipal office to be distributed to individuals who have incurred damage due to the disaster.
- It is the municipality's responsibility to distribute, assist and collect the registration forms from all claimants in their area and send the completed forms to the PDAP office within the six month deadline.

2.3 Applying for Assistance

To apply for PDAP assistance for public or private property damage:

- Claims are registered in the PDAP office and assigned a claim reference number.
 - ◆ An individual information package is mailed with confirmation of the claim registration.
- Copies of the registered applications are sent to the PDAP Adjuster's offices for distribution to individual adjusters.
- For rural municipality road claims, the PDAP assigned engineer will contact the municipality for an inspection of damages before repairs or restorations are initiated.
- Urban municipalities will have a PDAP appointed adjuster and/or engineer assigned to their claim to assess the damages.
- For both rural and urban municipalities, a list of legal land locations for all damaged sites must be prepared and provided to PDAP and the adjuster/engineer.
- Preventative actions and emergency repairs should be performed prior to an adjuster being assigned to the claim.
- For private claims, an adjuster arranges a visit with the claimant and completes an assessment report on the claim damages, with one copy of the report

forwarded to the PDAP office for processing, and another copy forwarded to the claimant for information purposes.

- The adjuster's report recommends acceptance or rejection of the claim and includes an explanation. It will also include:
 - ◆ The extent of the damages.
 - ◆ An "estimate" to repair/restore the total damages (to pre-disaster condition).
 - ◆ Other information relevant to process the claim.
- If the claimant disagrees with the adjuster's report, the claimant must provide a letter to PDAP indicating their concerns and the reasons substantiating them.
 - ◆ PDAP will review the letter and the adjuster report to determine the action required.

2.4 Receiving Reimbursement

To receive reimbursement of expenses incurred as a result of the disaster:

- In the case of private claims, with the exception of Regional Park and municipal claims, an advance payment of 40% of the total eligible amount based on the estimate stated in either the Adjuster Report, or a Revised Adjuster Report, will be processed by PDAP staff. Claimants will receive a letter which outlines their options to have the remaining amount of their claim completed.
- If the Adjuster report is attached to the letter outlining the advance payment, this means PDAP has accepted the total amount of the claim estimate. If a Revised Adjuster Report is attached, either part of the claim was ineligible under program regulations or items were missing, and this revised estimate will be used to calculate the total eligible claim amount.
- Along with the letter stated above, claimants will receive an option form which outlines the two options (as follows) available to complete their claim.
 - ◆ **The original, signed option form must be returned to the PDAP office to be processed. A fax will not be accepted.**

Option 1

- ◆ If claimants agree that the estimate on the Adjuster's Report or Revised Adjuster's Report is reasonable, and would like a final payment processed for the remaining eligible amount based on this estimate, the claimant would choose option 1.
- ◆ This will be the claimant's final payment and will be accepted as full and final compensation for the claim.
- ◆ Once payment has been processed, the claim with PDAP will be closed.

Option 2

- ◆ If claimant believes the cost of the restorations will be higher than the estimate on the Adjuster Report or Revised Adjuster Report and wishes compensation to be based on eligible actual costs incurred, the claimant can complete all of the restorations and submit the original invoices to PDAP for review and processing.
 - ◆ A payment will not be processed until all of the restorations are completed and invoices are submitted.
 - ◆ After the invoices are verified against program regulations for eligibility, a final payment will be processed and the claim with PDAP will be closed.
- In the case of Regional Park and municipal claims, PDAP regulations do not allow cash settlements or advance payments on claims.
- ◆ Regional Park claimants and municipalities must provide written information (i.e. signed statement of work) and/or invoices in support of their claim to PDAP once the work is complete and paid, prior to any payments being processed.
 - ◆ Reimbursement will be according to the information submitted to PDAP.
- Claim information (statements, adjuster estimates, receipts for work completed) is audited for completeness and correctness.



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Section 3 - Assistance Available

3.1 Municipalities

Municipal Road, Street and Bridge Damages:

- PDAP provides assistance for roads, streets and bridges that have been damaged by the specific event for which the municipality has been designated eligible for disaster assistance.
 - ◆ “Wet Spots” are considered maintenance and are not eligible under PDAP.
 - ◆ Trails or accepted shortcuts are not eligible under PDAP. Roads must be designated to be considered eligible.
- Usually, events cannot be accumulative.
 - ◆ For example, spring flooding in March and heavy rain in June are two separate events. If a municipality has had damage from two events within one year, each separate event must follow the process. The claimant must reapply to PDAP and follow the entire process again, as damages occurred due to another event.

Documentation for Municipal repairs should include the following:

- Description of the damage and the work completed to restore the project/location to pre-disaster condition (without improvements).
 - ◆ Improvements or grade rises may be made if the municipality wishes to improve the specific location at the time of repair or restoration; HOWEVER, these improvements are not eligible under PDAP. The improvement costs must be separated from the eligible costs when costs are submitted to PDAP for payment.
- Municipalities should have repair estimates breaking out labour, materials and equipment for the damaged projects/locations.
- Only extraordinary costs are eligible under PDAP.
 - ◆ Example - If a municipality normally applies 150 yards of gravel to this specific location annually, but due to the spring flooding had to apply 300 yards of gravel, only the extra 150 yards are eligible under PDAP.
 - ◆ Municipalities may submit a ten year average of gravel use, taking off the highest and lowest years. This average will be used to calculate the extraordinary cost for the repairs.
- Municipalities must submit records of payment and actual costs by project/location indicating labour, materials and equipment charges on completion of the work. Averages are not accepted.

- If other costs are incurred, such as flagging, signage, etc., make reference of them in the report and they will be reviewed for eligibility.
- Payment to rural municipalities will not be made until a report from the Highways Engineer, Regional Manager or assigned adjuster is received to document damages and provide an estimate of costs for repairs and/or restorations to specific locations.
- Payment to urban municipalities will not be made until a report from the adjusting firm is received to document damages and estimate costs for repairs and/or restorations to specific locations.
- Confirmation to clarify the cost-sharing arrangement may be made if Highways and Transportation repairs bridges and the invoice is submitted to PDAP for consideration under the claim.

3.1.1 Municipal Claimant Responsibility

The following information is the responsibility of the municipality, not PDAP:

- The local authority must make the request for designation of eligibility under PDAP on the behalf of the residents in the municipality.
- Take pictures; keep records and samples to substantiate the claim.
 - ◆ If cleanup or emergency repairs must be performed before the adjuster does the site assessment, document what is done to help substantiate the claim.
- Complete the municipal "Registration of Claim" form and return the original form to the PDAP office.
- A program assigned adjuster will be appointed for the municipal claim and will arrange a site visit to view the damages/losses. The adjuster may advise you on what qualifies under the program.
 - ◆ If an item is ineligible, the PDAP office will advise by letter with an explanation.
- Once the repairs and restorations are complete and paid for, send the signed statements and/or invoices to the PDAP office for processing. **NOTE: PDAP will not reimburse expenses without submission of receipts and invoices.**
- If the work is completed in stages, the municipality may choose to submit invoices and information in stages for interim PDAP payments.
 - ◆ Submit documentation to support the work in progress and indicate on the remittance that the payment request is for an interim.
- Reimbursement is based on the information submitted to the PDAP office.

3.1.2 Options for Repairs and Restorations for Municipalities

There are two options for restorations for municipalities:

1. Contractor Performs Repairs/Restorations:

- Supporting documentation must include invoices for contracted work and invoices for materials purchased or a signed statement of materials used from stock.
- The invoice will be accepted as long as the rates charged are within the industry standards.
- Taxes will be removed (PST and GST are not eligible under PDAP).
- Only the "extraordinary costs" will be accepted, not the usual, normal or incidental costs.
- Confirmation will be done if cost-sharing may be applicable.

2. Municipality Performs Repairs/Restorations:

- PDAP uses two provincial rental rate guides as the base costs to calculate and update eligible expenses for municipal equipment rates. PDAP rates are updated annually when the new guides are available. The guides used are:
 - ◆ Roadbuilders and Heavy Construction Association of Saskatchewan Equipment Rental Rates and Membership Roster guide.
 - ◆ Saskatchewan Agriculture, Food and Rural Revitalization Farm Machinery Custom and Rental Rate guide.
- PDAP rates used include only the following factors: fuel, oil, and lubrication. No other factors are included in the rates used by PDAP.
 - ◆ Identify and report the equipment unit used, the unit operator, 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 by letter or by fax, stating the type, size, etc, of the equipment (i.e. 1995 Champion 740A grader).
- If equipment is damaged during the restoration of a specific location, the replacement/repair cost for the equipment may be eligible. There is no allowance for wear and tear on the equipment.
- As municipal employees already receive a salary from the municipality, only their extraordinary personnel costs and overtime costs may be submitted for work done completing the disaster repairs. Their normal work hours, which are paid by the municipality, are considered a normal expense and do not fall under PDAP.

- ◆ The accepted operator cost is the net operator's wage (deductions are removed) plus specific employer contributions (Employment Insurance (EI), Canada Pension Plan (CPP), vacation leave, superannuation) are part of the accepted hourly rate.
- ◆ This amount is defined with submission of the employee's payroll from the municipality to the PDAP office.
- ◆ For the employer contributions, please provide the factors on CPP (match), EI (use percentage for employee), superannuation (match), and holiday pay (3/52 or ?), if applicable.

3.2 Private Claimants

3.2.1 Private Claimant Responsibility

- The claimant, not the municipality or PDAP, is responsible to provide the following information:
 - ◆ Contact your Local Government Authority when a natural disaster occurs and damages your property. Let the municipal office know your property was damaged.
 - ◇ The Local Government Authority could be a Rural Municipality, City, Town, Village, Resort Village or Northern office. The office that collects your tax dollars is your local authority.
 - ◇ The Local Government Authority must make the request for designation of eligibility under PDAP on your behalf.
 - ◆ Take pictures, videos and keep samples of damaged items to substantiate your claim. You may need to make emergency repairs and start the cleanup process before an adjuster can do a site visit to assess the loss or damages. Document your activities; keep track of the times worked and the equipment used. Keep all invoices of expenses to submit to PDAP.
 - ◆ Obtain a "Registration of Claim" form from your local municipal office.
 - ◆ Complete and return the original form to your local municipal office. They will submit it to the PDAP office.
 - ◆ PDAP claims will appoint an adjuster to each claim. The PDAP adjuster will make a site inspection to determine loss and damages. The adjuster will prepare an estimate on the cost of repairs and report the findings to PDAP. Claimants are asked to co-operate with their adjusters. No payment will be made to claimants without the adjuster's report. Claimants are asked to bring all damages to the adjuster's attention at the time of the site inspection.
 - ◆ Disaster events cannot be accumulative. For example, spring flooding in March and heavy rain in June are two separate events within one year; each separate must follow the PDAP process. The claimant must contact the Local Government Authority to report damage. The Local Government Authority must again make the request for designation for the separate event.

3.2.2 Options for Repairs and Restorations for Private Property Claimants

There are two options for restorations for Private Claimants:

1. Contractor Performs Repairs/Restorations:

- Supporting documentation must include invoices for contracted work and invoices for materials purchased or a signed statement of materials used from stock.
- Please have your contractor give a breakdown of costs showing labour and materials separately. Depreciation will be applied to materials only.
- Invoice amounts on eligible items will be accepted as long as the rates charged are within the industry standards.
- Taxes will be removed (PST and GST are not eligible under PDAP).
- Only the "extraordinary costs" will be accepted, not the usual, normal or incidental costs of daily living or operating a business.

2. Private Claimant Performs Own Repairs and/or Restorations:

- PDAP uses two provincial rental rate guides as the base costs to calculate and update eligible expenses for equipment rates. PDAP rates are updated annually when the new guides are available. The guides used are:
 - ◆ Roadbuilders and Heavy Construction Association of Saskatchewan Equipment Rental Rates and Membership Roster guide.
 - ◆ Ministry of Saskatchewan Agriculture Farm Machinery Custom and Rental Rate Guide.
- PDAP equipment rates include only the following factors: fuel, oil, lubrication and an operator wage of the minimum wage as at April 1 of the year of the disaster; no other factors are included in the rates used by PDAP.
 - ◆ Identify and report the equipment unit used, the unit operator, the time spent, the materials used and the activity

3.2.3 Clean-up and Debris Removal (for all private claim categories):

- For flooding claims, allow actual time required to a maximum of 40 hours for labour @ a PDAP pre-determined hourly rate.
- Tornadoes and plow winds have a maximum of 140 hours for labour @ a PDAP pre-determined hourly rate.
- Equipment used for cleanup is eligible by a rate specified by PDAP to a maximum of \$1,000 per claim under flooding and \$3,000 per claim under tornadoes/plow winds.

- Cleanup includes the use of equipment in addition to manual labour and may also include rental charges for specialized equipment, such as wet-vacs, chainsaws, fans or dehumidifiers, if required.
- The claimant must substantiate the equipment use and hours involved with invoices, a signed written statement, or the adjuster must supply details to verify equipment use in appraiser's report before payment can be made.
- Mold removal is not subject to the cleanup labour and equipment maximums.

3.2.4 Principal Residence Claims

- The owner must use the home as the principal residence on a day-to-day basis for the home to be eligible for disaster assistance.
- Rental properties are excluded (not eligible) except where the landlord is in the sole business of real estate or rental properties.
 - ◆ If this is the case, the claim should be for a small business as long as it meets eligibility criteria.
- Rent-to-Own properties may be eligible for disaster assistance if the occupant of the house can provide a copy of the rent-to-own agreement.
 - ◆ If the occupant is eligible, the claim will be treated as a principal residence claim.
- Some claims for principal residence damage may have extenuating circumstances surrounding the claim, which may need further review to determine claim and/or claimant eligibility. The following are a few examples of situations that may be eligible for PDAP assistance:
 - ◆ The owner of the property is in a nursing home, leaving the property vacant at the time of the disaster.
 - ◆ Dependent children living in a property owned by their parents, which suffered damages from a disaster. PDAP regulations allow an individual with unmarried children, over 18 years of age and in full time studies, to be eligible to claim for disaster assistance.
 - ◆ 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 damages from the same event, potential claimants must choose one only.
 - ◆ Tenants may be eligible for reimbursement of cleanup labour and equipment used, as well as essential personal belongings and furnishings.
- Recreational properties such as cabins, cottages and trailers are not eligible, except where they are used as a principal residence by the owner. Proof that the property is the principal residence must be provided.

- Generally, damage caused by sewer backup is insurable; therefore, it is not eligible for assistance. However, structural damage to buildings, clean up costs and in some cases, damage to contents, caused by overland flooding or seepage, is usually not insurable.
 - ◆ This type of damage may be eligible for disaster assistance. In cases where the damage is caused by a combination of sewer backup and overland flooding or seepage, the Program may provide assistance up to 50% of the eligible damages.
 - ◆ Claimant should check with insurance agent and provide a letter as to amount of coverage and what items are covered.
- The purchase and installation of sump pump(s) to help mitigate the damage may be eligible if installed within a two week period of the date of the disaster. A dated Invoice is required as proof.
- Assistance is not available for damages to residential trees or farm shelterbelts.
 - ◆ Farmyard tree debris removal is included under clean up to the maximum allowable hours for the event, when the safety of humans or livestock is an issue.
 - ◆ Assistance may be provided for trees that are stock-in-trade to a farm or business.
- **Non-essential items for residences include:**
 - ◆ Landscaping (flowers, trees, shrubs and grass), summer cottages, boat houses, docks, pleasure boats, recreational trailers, jewelry, artwork, antiques, decorative fencing, swimming pools, recreational vehicles, and other recreational equipment, radios, stereos, record players, TVs and VCRs.
 - ◆ Preventative measures such as laying new weeping tile or trenching around the outside of the property.
 - ◆ Some landscaping items, however, may be eligible for a Regional Park or if municipal bylaws require landscaping.
- Damage to contents of a principal residence (i.e. not part of a building structure) caused by overland flooding may be insurable.
 - ◆ Check with the insurance company first.
 - ◆ Disaster assistance claims for contents must be carefully documented and checked to ensure that insurance is not generally available.
 - ◇ If disaster assistance is provided for contents, assistance is limited to essential items.
- Since 1986, most insurance companies have excluded coverage for repairing mobile homes and trailers that incur dents to metal siding and metal roofs as a result of hailstorms. Insurance coverage is reflected in the breaking or puncture of the siding or roof. As a result, PDAP provides assistance for uninsurable repairs.

- Since mobile homes have retained their original value over the years, they will not be depreciated as any other principal residence.
- In many areas of the province, driveways, garage floors and basement floors of concrete construction are highly susceptible to cracking and heaving due to the expansive nature of the soil upon which they are situated.
 - ◆ Collapse caused by earth movement is generally not considered an insured peril. However, insurance coverage is available for a collapse caused by another insured peril. Collapse, in certain situations, may be recoverable by law.
- The following guidelines apply to claims for such concrete damage:
 - ◆ Damage must be substantial and be a direct consequence of the disaster to which the claim relates.
 - ◆ 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 should be obtained before repair/replacement is authorized if the restoration is, or appears to be, unreasonable.
 - ◆ All possible repair procedures (filling, capping, slab-jacking, etc.) must be considered before replacement is authorized.
 - ◆ Depreciation will be applied if replacement is required - 2% per year subject to a maximum of 60%. Depreciation will be proportional to the age of the building, type of construction and prior condition.
 - ◆ 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. Claims for such damage may require investigation and/or assessment by an engineer or other consultant.

3.2.5 Primary Agricultural Enterprise Claims

- In order to qualify for assistance as a farming operation:
 - ◆ The principal occupation of the owner or operator is farming; and
 - ◆ The owner or operator derives his or her principal source of income from the operation of his or her farming operation, business or undertaking.
- When a farm property suffers severe damage to both the principal residence and the farmland, the claimant may submit a claim for the principal residence and a separate claim for the farm property; except, in the case of wind damage, where only one claim will be accepted.
- Where the claimant owns farmland in two or more municipalities, each municipality must be designated eligible and the owner must file separate claims in each rural municipality.
- **Eligibility of Items under a Primary Agriculture Enterprise Claim:**

Equipment:

- ◆ All equipment, appliances, furnishings, tools and clothing essential to carrying on the operations of the business or primary agricultural enterprise.

Machinery, Tools, Supplies:

- ◆ All essential machinery, tools and supplies for carrying on the agricultural enterprise.
- ◆ Portable calf shelters.
- ◆ Portable feeders.

Erosion (Only the four (4) most damaged quarter sections of land may receive assistance):

- ◆ Erosion to farmland (i.e. washouts, gullies).
- ◆ Farm driveways, access roads to bin yards or feed lots (this does not cover trails or shortcuts within the farm). Claims for such damage may require investigation and/or assessment by an engineer or other consultant.
- ◆ Authorized dirt dams or dikes only.
- ◆ PDAP does not provide assistance for ruts on farmland caused by machinery.

Fences and Corrals:

- ◆ Freestanding essential corrals and fences only, not decorative (must have livestock and qualify as a primary agricultural enterprise).
- ◆ Free standing fences are eligible in flooding, tornado, plow wind events.
- ◆ 3-sided cattle shelters are eligible under PDAP for loss or damage due to flooding, but are not eligible for loss or damage due to wind or tornado as insurance is available in the Saskatchewan marketplace 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 fencing is eligible.
- ◆ Corrals and board fences are insurable for fire and wind if attached to a building, therefore, not eligible under PDAP.

Produce and/or Livestock Feed (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 grains, this means "combined".
 - ◇ Crops must be stored.
 - ❖ For small square hay bales, this means in stacks. The quality of hay in square bales will deteriorate if left unstacked in fields. Small square bales must be stacked to preserve the quality of hay and be considered stored.

- ❖ For large round or square hay bales, the actual large bale can be considered in storage whether it is where it was dropped from the baler or placed in rows (stacks) on the edge of a field or on high ground. Due to the shape of round bales, and the density of large square bales, along with the small surface area to volume ratio, the quality of hay is preserved in larger bales. Large bales are not preserved any better placed in rows or stacks.
 - ❖ For other crops, such as grains, storage means placed in grain bins, or in temporary bins (pile within a ring). Grain just left in piles on the ground is not eligible under PDAP.
- ◆ There often are extenuating circumstances where the disaster affects the ability of the farmer to put the bales into storage. For example, if flooding occurs very shortly after bales are made, or if wet weather persists after bales are made, it may not be possible to access the bales to store them. Flooding for any time period will have a detrimental impact on the quality of hay in bales. Even if flooding occurs and recedes, the quality of the bale will, in all likelihood, be compromised by flooding.
 - ◆ The above guidelines will generally be followed when considering the extenuating circumstances surrounding bales not yet in storage:
 - ◇ Must be stored within one month after baling.
 - ◇ Consideration, on a case-by-case basis may be given where (please collect pertinent information for PDAP to be able to make a decision on eligibility):
 - ❖ Wet weather has persisted one month after baling so cannot access the bales
 - ❖ Flooding has occurred less than one month after baling so cannot access the bales
 - ❖ Special circumstances, such as a serious health issue, does not allow for the removal of the bales
 - ◆ Most standing crop losses, not yet harvested, are covered under Saskatchewan Crop Insurance. If there are questions concerning the crop loss for a claimant, please acquire all the necessary supporting information and submit to PDAP to determine eligibility.
 - ◆ Feed purchased for livestock due to pasture loss is not eligible, as the loss would be considered lost revenue.

Livestock:

- ◆ Movement of livestock may be eligible if they were moved to avoid imminent damage from the disaster as a pre-emptive measure.
 - ◇ May also be eligible if livestock are moved because they can no longer remain in the same place due to the effects of the disaster.
- ◆ Livestock death due to weather and disease may be eligible for PDAP if there is no other insurance available, either privately or through another program.
 - ◇ In most cases, there is some type of insurance available, either provincially

or federally.

3.2.6 Small Business Claims

- In order to qualify for assistance as a small business:
 - ◆ The owner or majority shareholder must be directly involved in the day-to-day operation of the business; and
 - ◆ The owner or majority shareholder must derive their principal source of income from the business.
- 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.
- Cemeteries are not eligible for PDAP unless they are operated as a private business or owned by a church and controlled as a small business.

Tree Nursery/Greenhouses

- ◆ Damage to tree nurseries (stock-in-trade) and to greenhouse operations (plants and buildings) are not generally insurable at a reasonable premium.
 - ◇ Therefore, disaster assistance is available, 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 (i.e. trees), no assistance will be provided unless replacement stock is purchased.

Corporation, Co-operative and Partnership Claims

- ◆ A small business is eligible to file one claim per disaster for a maximum of \$160,000.
- ◆ 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.
- ◆ A co-operative is not eligible for assistance because the general membership owns the co-op and generally, the members are not involved in the day-to-day operation, nor do they derive their principal source of income from the business.
- ◆ In the case of a partnership, the partnership is eligible up to the maximum of \$160,000 rather than each individual partner claiming the maximum.
 - ◇ Situations have been encountered where there are two or more equal partners in a small business, such as an apartment block or other rental properties, but only one partner meets the two primary criteria discussed in the definition.
 - ❖ Technically, such persons do not qualify for disaster assistance because they are neither "owner" nor "majority shareholder" of the small business.

- ❖ However, payment may be made for that portion of the loss or damage (subject to the maximum compensation available) which represents the eligible partner's interest in the whole business.
- ◆ PDAP does not provide disaster assistance to large businesses as they usually have sufficient resources to cover damage costs and continue operating. As well, large businesses usually have access to comprehensive insurance coverage.

3.2.7 PDAP "Displacement Costs" Guidelines

- During the 2007 disaster year, an eligibility issue arose for the possibility of compensating eligible claimants for being unable to inhabit their permanent residence for an extended period due to damages caused by a natural disaster.
- PDAP Regulations state that any person who undertakes any immediate action that is necessary because of, or during the period of, a disaster may make a disaster compensation claim in the amount required to compensate the person for any costs or expenses incurred in undertaking the immediate action. This includes situations where residents have to take immediate action to relocate because of damages to their residence. Actual costs and expenses incurred in doing so may be compensated in accordance with the PDAP Regulations. Displacement costs are included under an individual claim submission; therefore, the maximum amount that may be compensated remains at the private claim maximum of \$160,000.
- As PDAP eligibility is also dependent on the non-existence of other government financial assistance programs, this policy is intended to align with those of the Ministry of Saskatchewan's Social Services' Emergency Social Services (ESS) policies.
- For the purpose of meeting PDAP requirements regarding displacement costs, and or aligning with ESS policies, the following general rules will be followed to determine eligibility for PDAP:
 - "Displacement" means that a household is unable to inhabit a permanent residence for an extended period of time as a direct result from damage to it from the disaster, or inability to access it because of damage from the disaster.
 - Applies to eligible claimants only.
 - Must be displaced from a primary (permanent) residence only.
 - Displacement may occur at any time during the claim as long as it is a direct result of the disaster.
 - Maximum displacement eligible for PDAP compensation
 - Private claim maximum of \$160,000.

- Less any compensation for displacement costs provided for by ESS.

Eligible PDAP Compensation for Displacement (less any GST and PST expenses):

○ Accommodations:

- Hotel – Actual Receipts
 - Hotel Parking
- Rent – Actual Receipts
- Private Accommodations - \$35 per day, per claim

○ Utilities (applies to rental only):

(Only applies if the utilities at principal residence have not been disconnected. If the utilities have been disconnected, then the claimant is still only responsible for one set of utilities and is not incurring an extraordinary expense)

- Copies of both invoices, permanent residence and rental property, required for the following utilities:
 - Basic Telephone Services
 - SaskPower
 - SaskEnergy
 - Water

○ Other Eligible Expenses:

- Commercial Storage Containers/Lockers – Actual Receipts
- Extraordinary Vehicle Expenses – A signed statement of purpose, number of hours and type of vehicle is needed.
 - Examples of reasonable costs for vehicle expenses including traveling to and from work, to and from doctors, etc.
- Moving Costs – Actual Receipts
- Special Needs Equipment/Supplies – Actual Receipts (an explanation is also required for determining reasonable costs)
- Any other types of expenses deemed to be extraordinary may be submitted to PDAP to determine eligibility. Actual receipts and an explanation of the expenses are required.

Examples of Ineligible Displacement Expenses under PDAP:

- Personal long distance telephone calls
- Food and beverages
- Cable television and internet services



Ministry of
Corrections, Public
Safety and Policing

Emergency Management Organization

100-1855 Victoria Avenue
REGINA SK S4P 3T2
1-(306) 787-7800 – Telephone
1-866-632-4033 – Toll Free
1-(306) 787-2318 – Fax

Section 4 - Eligibility

4.1 Eligible Examples by Event

- The following information may not include all eligible items.

4.1.1 Municipalities - Examples of Eligible Items

4.1.1.1 Flooding/Heavy Rains:

- ◆ Designated roads (provide legal locations to PDAP and to the PDAP-assigned engineer).
- ◆ Designated bridges (provide legal locations to PDAP and to the PDAP-assigned engineer).
- ◆ Preventative work to control further damages, such as sand bagging or diking (does not include work done to drain fields or sloughs).
- ◆ Extraordinary amounts of materials, such as gravel, required (does not include normal maintenance yardage).
- ◆ Structural (municipal buildings - depreciated due to age of materials).
- ◆ Machinery/tools/supplies (items not insurable under a policy in Saskatchewan, depreciated due to age).
- ◆ Sewer/water/utilities (restorations to utilities, includes pumping to control damages, if necessary).
- ◆ Cleanup debris (must be a safety issue).
- ◆ Other (includes flagging/signage that road has to be closed, extraordinary costs expended due to event).

4.1.1.2 Tornadoes:

- ◆ Cleanup debris to the maximum allowances (must be safety issue).

4.1.1.3 Heavy Snow:

- ◆ Cleanup of debris to the maximum allowances (must be safety issue).

4.1.2 Private Property Claimants - Examples of Eligible Items

4.1.2.1 Flooding:

4.1.2.1.1 Principal Residence:

- ◆ Furnace - inspection, cleaning and/or repairs.
- ◆ Hot water heater - inspection, cleaning and/or repairs.
- ◆ Appliances - washer, dryer, freezer (not contents).
- ◆ Wall-to-wall carpeting and underlay (not area rugs).
- ◆ Structural - drywall, wall board, insulation, vapour barrier.
- ◆ Garage and driveway at principal residence.
- ◆ Furnishings and clothing essential to the individual's livelihood.
- ◆ Personal property essential to the individual's livelihood.
- ◆ Sewer, water, utilities hookups.
- ◆ Preventative measures, such as temporary sand bagging or diking.
- ◆ Cleanup of debris - labour and equipment use to the maximum allowances (safety issue).
- ◆ Mold removal.

4.1.2.1.2 Primary Agricultural Enterprise:

- ◆ The same items are eligible as Principal Residence, plus the following:
 - ◇ Essential fencing, free standing corrals, farm building, or other structure.
 - ◇ Productive agricultural field erosion directly caused by the disaster.
 - ◇ Farm access road (does not include trails within the farm).
 - ◇ Livestock feed (bales) in storage, grain in storage (not standing).
 - ◇ Machinery, tools, equipment essential for livelihood of the business.

4.1.2.1.3 Small Business:

- ◆ Any real property occupied for the purposes of the small business.
- ◆ Stock, supplies, equipment, machinery, and tools essential to livelihood of the business.
- ◆ Preventative measures such as temporary sand bagging or diking.
- ◆ Cleanup of debris – labour and equipment use to the maximum (safety issue).
- ◆ Mold Removal.

4.1.2.2 Plow Winds or Tornadoes:

4.1.2.2.1 Principal Residence:

- ◆ Cleanup of debris - labour and equipment use to the maximum allowances (safety issue).

4.1.2.2.2 Primary Agricultural Enterprise:

- ◆ Essential fencing (uninsurable).
- ◆ Corrals not attached to structures (uninsurable).
- ◆ Cleanup of debris - labour and equipment use to the maximum allowances (safety issue).

4.1.2.2.3 Small Business:

- ◆ Cleanup of debris - labour and equipment use to the maximum allowances (safety issue).

4.1.2.3 Heavy Snow Storms:

- Damages must be visible as a result of the heavy snow, which does not include maintenance and normal repairs.

4.1.2.3.1 Principal Residence:

- ◆ Cleanup of debris - labour and equipment use to the maximum allowances (safety issue).

4.1.2.3.2 Primary Agricultural Enterprise:

- ◆ Essential fencing (uninsurable).
- ◆ Corrals not attached to structures (uninsurable).
- ◆ Cleanup of debris - labour and equipment use to the maximum allowances (safety issue).

4.1.2.3.3 Small Business:

- ◆ Cleanup of debris - labour and equipment use to the maximum allowances (safety issue).

- PDAP does not cover the following items:

- ◆ Snow removal (extraordinary costs or not).
- ◆ Loss of income.
- ◆ Loss of production.
- ◆ Non-essential items to livelihood.
- ◆ Insurable losses to the type of event (example - tornado/wind damage to a vehicle or structure).
- ◆ Sewer backup.
- ◆ Hail damage.

4.2 Eligible Costs by Category

4.2.1 Principal Residence

Structural Damage:

- ◆ Concrete walls and floors.
- ◆ Wooden walls and floors.
- ◆ Insulation.
- ◆ Vapour barrier.
- ◆ Electrical system.
- ◆ Plumbing system.
- ◆ Wall-to-wall carpet, underlay.
- ◆ Furnace.
- ◆ Air conditioning (if needed for medical reasons).
- ◆ Water heater.
- ◆ Electronic/non-electronic air filters (attached to furnace).
- ◆ Humidifiers (attached to furnace).
- ◆ Doors and door frames.
- ◆ Windows and window frames.
- ◆ Casings and baseboards.
- ◆ Sidewalks, steps and driveways.
- ◆ Work benches, counters (permanently attached).
- ◆ Tile.
- ◆ Linoleum.
- ◆ Shoring.
- ◆ Garage for vehicle storage.
- ◆ Driveway.
- ◆ Sidewalk.
- ◆ Deck, patio.

Contents:

- ◆ Essential appliances and furnishings repair or replacement – with depreciation applied to pre-disaster condition.
- ◆ Essential clothing – winter clothing in storage, clothing required for work, etc. (one set per person in household)

- ◆ The following item contents may be considered eligible for PDAP assistance:

Category	Eligible Items/Costs	Recommended Assessment Method
Essential Furniture	<ul style="list-style-type: none"> • Beds (1 per person in household) • Table and 4 chairs (1 set per household includes 1 chair per person) • * Family gathering room furniture (1 sofa, 2 chairs per household) • Computer (1 per household – only for specific needs such as small business or vocational) • Desk (1 per household – only if computer is eligible) • Dressers (1 per person in household) 	Receipted repair cost or receipted replacement value to pre-disaster condition.
Essential Clothing	<ul style="list-style-type: none"> • Winter clothing and footwear (1 set per person in household) • Work clothing and footwear (only if essential) 	Receipted repair cost or receipted replacement cost less any depreciation applied due to age and condition
Appliances	One (1) per household: <ul style="list-style-type: none"> • Refrigerator • Stove or microwave • Clothes washer • Clothes dryer • Freezer 	Receipted repair cost or receipted replacement value to pre-disaster condition

* Family gathering room means that area of the home where the family normally gathers for relaxation etc, such as the living room, sitting room, family room, den, etc.

Clean-up:

- ◆ Rental of cleanup equipment or use of own equipment to cleanup.
- ◆ Deodorizing and disinfecting.
- ◆ Shampooing carpets.
- ◆ Mold removal and eradication.
- ◆ Hauling and disposal of debris and wreckage.

4.2.2 Primary Agricultural Enterprise

Please refer to Section 3.2.5.

4.2.3 Small Business

Stock-in-trade and/or Supplies:

- ◆ Goods, wares, merchandise whether manufactured, not manufactured or in process.
- ◆ Wrappings.
- ◆ Packing and advertising material.
- ◆ Paper products such as dispensing cups, containers, etc.

- ◆ Foodstuffs essential to carrying on operations.
- ◆ Trees and nursery plants.
- ◆ All equipment, appliances, furnishings, tools and clothing essential to carrying on the operations of the business.

4.2.4 General

Damages to Waterways – Dikes (Eligible) and Banks (Not Eligible)

- ◆ If there has been damage or loss along a waterway or to an authorized dike system along a waterway, the adjuster will advise the claimant to contact the Saskatchewan Watershed Authority (SWA) using their general inquiry line at (306) 694-3900 prior to undertaking any work or repairs.
- ◆ The SWA will direct the claimant to the appropriate regional office for assistance.

Miscellaneous

- ◆ PDAP may assist with reasonable costs associated with preventative actions taken to minimize property loss such as temporary trenching or sandbagging.

4.3 Ineligible Costs by Category

- The following information may not include all ineligible items:

4.3.1 Principal Residences Including Farm Homes:

- ◆ Power lines and poles attached to insured building (insurable).
- ◆ Vehicles-personal (insurable).
- ◆ Home landscaping - flowers, trees, shrubs and grass, topsoil (not essential); however, it may be eligible if municipal bylaw is in effect requiring landscaping or lawns.
- ◆ Vegetable gardens.
- ◆ Decorative fences, privacy fences, decorative walls or privacy walls if not essential (note: if wall totally surrounds the home and water cannot get around the wall, may be eligible).
- ◆ Jewellery, art work, antiques, pictures, camera equipment.
- ◆ Garages not at primary residence.
- ◆ Recreational (not essential to livelihood):
 - ◇ Radios, stereo equipment, record players, TVs, VCRs.
 - ◇ Cabin/cottage/retreat cabin (if not principal residence).
 - ◇ Trailers.
 - ◇ Docks.
 - ◇ Boat houses.
 - ◇ Boat lifts.
 - ◇ Pleasure boats.
 - ◇ Swimming pool.

- ◇ Recreational vehicles.
- ◇ Treadmills, exercise equipment, sporting equipment and weigh scales (may be considered if doctor prescribed).

4.3.2. Primary Agricultural Enterprises:

- ◆ Insurable livestock.
- ◆ Barns (depends on age, structural condition and event).
- ◆ Bins (depends on age, structural condition and event).
- ◆ Cattle shelters – three sided -1996 exclusion (insurable unless substandard construction), except for flooding.
- ◆ Crop loss including vegetable crops (most crops covered by crop insurance).
- ◆ Loss of income (insurable).
- ◆ Loss of production (insurable).
- ◆ Loss of inputs: chemicals, fertilizers, additives, seeds.
- ◆ Wildlife damage to crops left standing (program under crop insurance).
- ◆ Native hay land – no cost outlay, loss of income or production.
- ◆ Drought losses - loss of income, loss of production.
- ◆ Loss or damage of field shelter belts, except for cleanup in yards (must be a safety issue for humans or animals).

4.3.3. Small Business:

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

SAMPLE RESOLUTION TO USE AS A GUIDE

RESOLUTION OF COUNCIL REQUESTING DESIGNATION AS "ELIGIBLE" UNDER THE PROVINCIAL DISASTER ASSISTANCE PROGRAM

"Moved by Councillor _____: That the Rural Municipality (City, Town, Village, Hamlet, Resort Village or Northern Village) of _____ # _____ apply to the Ministry of Corrections, Public Safety and Policing to be designated an eligible assistance area under the Provincial Disaster Assistance Program (PDAP), which provides financial assistance for restoring essential services and property as a result of substantial damages caused by _____ (event) _____ on the date of (date) _____."

"CARRIED."