



# Public Notice

June 22, 2010

All Residents of

## County of Warner No. 5

As a result of the recent heavy rains, a number of **County Residents** may have experienced overland flooding or seepage into their homes or businesses. The County of Warner No. 5 in conjunction with the Government of Alberta through the Department of Municipal Affairs and the Alberta Emergency Management Agency is in the process of determining if a Disaster Recovery Program is warranted for the municipality of the County of Warner No. 5

It is important as a first step, for **County Residents** who were affected, to contact their own insurance companies to determine if the flooding / seepage can be covered by their home insurance policies. If their insurance does not cover overland flooding or seepage then **County Residents** should contact the County of Warner No. 5 Administration office at 403-642-3635 to commence the initial steps in the program.

Damage to private property is considered eligible under the Disaster Recovery Program IF insurance was not reasonably and readily available.

Please have the following information: (bring this completed information to County office)

- Property owner full Name
- Address and Legal location for your affected property
- Description of damage and affected area (including a cost estimate of the damage)
- Photos of the damage caused by seepage or overland flooding

Municipalities that have been impacted by a severe storm system that has resulted in overland flooding and groundwater seepage damage to the municipality and its residents, can request Disaster Recovery Program (DRP) assistance from the Government of Alberta. The municipality will formally request assistance through a letter to the Emergency Management Alberta (EMA) District Officer responsible for the municipality.

The provincial Disaster Recovery Regulation requires that three requirements be met for approval of a DRP:

1. There must be widespread damage;
2. The cause of the event must be considered extraordinary; and
3. Insurance against the loss must not be reasonably and readily available.

To assist in the analysis required to approve a DRP, the municipality will compile and report the following damages and costs:

- Emergency operations costs in responding to the event including: reception centre costs; evacuation costs; emergency mitigation; staff overtime, etc.
- Municipal infrastructure damage;
- Residential and small business damage caused by overland flooding and groundwater seepage.

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Flooding as the result of an extraordinary weather event is covered in the Disaster Recovery Guidelines that govern the establishment of a DRP and compensation for damages applied for under a program. The guidelines set the benchmarks for approving programs that are applied for as a result of weather related events. In order for a program to qualify for a DRP for overland flooding, the rainfall must have been at least a one in 25 year level in urban areas or a one in 50 year level in rural areas. If the flooding is caused by a waterway, the stream flow must exceed a 1 in 100 year level to be considered extraordinary. These amounts must be verified by water collection data provided by Alberta Environment and storm data provided by Environment Canada. Once a municipality has requested DRP assistance, EMA will work with the municipality, Alberta Environment and Environment Canada in the gathering of the necessary precipitation information.

To be eligible for assistance, the damage must be from an event that is uninsurable including overland flooding and groundwater seepage. Insurable damage includes sewer or sump pit back-up, water entry from above ground including roofs, windows or other area of the building that is not at ground level. Wind and fire damage are also both insurable and not eligible for DRP assistance.

Once all of the damage and environmental information has been gathered, it is evaluated to determine if the three criteria for a DRP have been met and which municipalities will be included within the boundaries of the program. Once this has been verified, a recommendation is forwarded to the Minister for a DRP and the Minister requests the necessary funding from the Sustainability Fund through Cabinet and the Treasury Board. Once this funding has been approved, a DRP is announced and the District Officer will be in contact with the included municipalities to arrange for the scheduling and placement of Registration Centres for residents and small businesses and to provide additional direction and information regarding municipal damages.

### **Damage Description**

The general principles governing the assistance available to applicants are:

- The program is intended to assist with the resumption of people's lives in the wake of a disaster. Disaster Recovery Programs serve as a safety net, providing financial assistance for requirements essential for day-to-day living, but are not intended to provide full compensation for all losses.
- The maximum compensation allowed for Residential, Small Business and Institutional applications is \$100,000.00.
- Damaged property can only be restored to pre-event functionality.

Only uninsurable losses are eligible for disaster recovery assistance. A property owner who chooses not to insure losses for which insurance was readily and reasonably available, will not be eligible for disaster recovery

*Small Business and Institutional Loss Estimate.* Provide a general description in terms of numbers and scope of businesses and institutions that have been impacted by the event. The definition of an eligible small business is where the owner/operator is the day-to-day manager of the business and derives the majority of his/her income, i.e.: 51% or more, from the business operation. All sources of income are included in determining eligibility.

*Residential Loss Estimate.* Provide a general description in terms of numbers and scope of residences that have been impacted by the event. Only the applicant's principal residence is eligible for assistance, and only for uninsurable damage.

*Agricultural Loss Estimate.* Provide a general description in terms of numbers and scope of the farms that have been impacted by the event. Eligible applicants must receive the majority of their gross income from farming.

Additional information can be obtained by contacting the County of Warner Administration office at 403-642-3635.