

Hurricane Fiona

Provincial Disaster Financial Assistance Program (PDFAP)

Guidance for Residential Applicants

Including Homeowners and Tenants



The Canadian Red Cross is administering this program on behalf of the Government of Prince Edward Island to provide Islanders support with uninsurable losses and damage caused by Hurricane Fiona.

WHAT DOES THE PROGRAM COVER?

- ✓ Repairing damage to your home (primary residences only)
- ✓ Replacing your personal property
- ✓ Clean-up costs

The purpose of the Program is to assist Islanders impacted by Hurricane Fiona. The Program is designed to provide reimbursement for **uninsurable losses and damage** caused by the storm as well as for **clean-up** after the storm.

The Program does not cover loss of income or revenue or the cost of spoiled food replacement.

Deadline for applications is January 31, 2023

UNINSURABLE VS INSURABLE LOSSES

🏠 **“Uninsurable losses”** are the costs of repairing or replacing damage to contents (such as furniture, belongings, inventory, and equipment), your property (home, land, and detached structures) and the costs incurred from being displaced during any cleanup, repair or reconstruction that were not reasonably insurable.

🏠 **“Insurable losses”** are losses that would have been covered by the typical insurance policy that was reasonably available to you prior to the event occurring.

Minimum eligibility requirements for Residential Applicants

To be eligible for PDFAP a Residential applicant must meet the following criteria:

➔ Must be a primary residence; secondary residences are not eligible

⚠ **Note: Home-based business are eligible to apply as small businesses. Register your home and your business separately if they both have damage or losses as a result of the storm.**

WHAT TO DO NEXT?

- **Tenants** can apply for contents, including essential furniture and appliances
- **Homeowners** can apply for structural damage, in addition to contents, including essential furniture and appliances
- ❗ **Repairs** must meet building and land use planning guidelines at the time of repair and replacement (i.e. bylaw, regulatory and building code compliance)

Documentation Required for Residential Applicants

Ownership Rights	<p>Homeowners: Registered owner of the property or on title evidenced by property tax bill showing proof of ownership</p> <p>Tenants: Current rental/lease agreement as proof of residency or a piece of mail with tenant’s name on it indicating that it is your current address</p>
Insurance	<p>If insured at time of the storm: confirmation of Insurance letter</p> <p>If not insured: attestation of non-insurance</p>
Evidence of Impact/ Damage	<p>One (or more) of the following to support the application:</p> <ul style="list-style-type: none"> • Inventory of losses • Photos and videos of damages • Invoices/ receipts/ quotes • Records of hours spent on clean up and any repairs completed