

Advance Payments

Introduction

The Province of New Brunswick's Disaster Financial Assistance (DFA) Program provides for the granting of advance payments in some circumstances.

This fact sheet explains the concept, purpose and criteria for the granting of advance payments.

Concept

Advance payments may be authorized by the New Brunswick Emergency Measures Organization against the total value of an eligible claim under a Disaster Financial Assistance Program.

Advance payments assist home and business owners by giving them funds immediately to pay for urgent work that will enable them to re-occupy their property as quickly as possible.

Advance payments will normally be for claims in excess of \$10,000, may not exceed the total payable value of the claim and the advance may not exceed \$15,000.

Purpose of Advance Payments

The purpose is to assist homeowners and small business owners to re-occupy their property as quickly as possible. This is obviously beneficial to home owners and small business owners, but it also reduces the burden on families and emergency social services agencies and the associated costs.

Advance payments are intended to be used for health or safety measures or urgently needed repairs that will speed the process of re-entry and re-occupation.

In limited circumstances, where it can be demonstrated that there is an urgent need by a resident or tenant to replace personal property (Example: a wheel chair; medical equipment, etc), an advance payment may also be granted.

Criteria

Eligibility criteria are as follows:

- The claimant must have registered their damages, through Service New Brunswick (SNB), by calling 888-298-8555 or online at <http://www.snb.ca/emo>
- For repairs, health or safety measures, the claimant must be the registered owner of the property (Proof of ownership must be substantiated by an SNB Property Tax Receipt)

Advance Payment Program



Disaster Financial Assistance Program

- For replacement of personal property, the claimant must be the registered owner or a tenant (proof of residency may be substantiated by copy of driver's license).
- The claimant must have a Health and Safety inspection.
- The amount of the advance may not exceed \$15,000 and the amount of the advance is based by the Health and Safety Inspection documents.
- The amount of the final claim is estimated to be more than the amount of the advance payment (Inspection Report or Adjuster Report are acceptable as evidence) the difference will be paid to the property owner.
- The amount of the advance will be deducted from the total amount payable.
- The claimant must sign an undertaking to use the advance specifically for the purpose authorized.
- By signing the application form, the claimant acknowledges that they must pay back the advance payment if they receive money from their insurance provider or if the final claim is less than the amount of the advance payment issued.