



LET'S TALK ABOUT

# EMERGENCY ASSISTANCE

FOR CANADIANS

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BY HIBAQ ABDI

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[WWW.ONTARIOWITHOUTBARRIERS.CA/](http://WWW.ONTARIOWITHOUTBARRIERS.CA/)

Let's Talk About Emergency Assistance for Canadians

First Edition Hibaq Abdi

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Editing: Hibaq Abdi

Design: Hibaq Abdi

Cover design: Hibaq  
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Printed in Ontario, Canada by Ontario Without Barriers

First Edition

Hibaq Abdi. Ontario Without Barriers. <https://www.ontariowithoutbarriers.ca/>

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*Disclaimer: The information contained in this book is based on resources and data available as of May 2025. While every effort has been made to ensure accuracy, the information may change over time. Readers are encouraged to verify the current status of resources and programs before making any decisions based on the content of this publication.*

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# Acknowledgements

In preparing this comprehensive guide, I have drawn extensively on information provided by various online resources. These resources have been crucial in ensuring the accuracy, relevance, and completeness of the content presented in this book. I would like to extend my heartfelt gratitude to the platforms and websites that made this possible.

First and foremost, I would like to acknowledge Google, which served as an essential tool in researching and accessing a wide array of information. Google enabled me to locate and compile data from reliable sources, which are critical for understanding the various emergency assistance and disaster relief programs in this book.

The government of the different provinces and territories official websites were particularly invaluable, providing detailed and authoritative information on numerous financial assistance programs and tax credits available in the province. These resources were essential in understanding and explaining the various emergency assistance and disaster relief programs offered across Canada.

Specific programs and benefits covered in this guide include:

- Discretionary Benefits
- Emergency Assistance
- Disaster Recovery Assistance
- Shelter Allowance Program
- General Financial Assistance Program Regarding Disasters
- Emergency Needs Allowance
- The Good Neighbour Fund
- Disaster Recovery Program and Municipal Wildfire Assistance Program
- Crisis Supplement
- Financial Assistance In A Disaster
- Employment and Income Assistance
- Disaster Financial Assistance
- Saskatchewan Income Support
- Provincial Disaster Assistance Program
- Income Assistance
- Disaster Financial Assistance
- Disaster Financial Assistance
- Services for Victims of Violence
- Disaster Financial Assistance Program

- Emergency Assistance
- Homelessness Assistance Funding
- Disaster Financial Assistance
- Victims of Crime Emergency Fund
- Disaster Financial Assistance Program
- Income Assistance

Each of these resources has played a crucial role in the creation of this book, allowing for a thorough exploration of the financial tools available to Canadians. Without access to these trusted online resources, this guide would not have been possible. Their commitment to providing clear, accurate, and accessible information has been invaluable in helping Canadians understand and navigate the emergency assistance and disaster relief programs. I am deeply grateful for their contributions and support. Thank you.

<b>Acknowledgements.....</b>	<b>4</b>
<b>Introduction.....</b>	<b>8</b>
<b>Ontario.....</b>	<b>9</b>
Discretionary Benefits.....	9
Emergency Assistance.....	9
Disaster Recovery Assistance.....	9
<b>Quebec.....</b>	<b>11</b>
Shelter Allowance Program.....	11
General Financial Assistance Program Regarding Disasters.....	11
<b>Alberta.....</b>	<b>12</b>
Emergency Needs Allowance.....	12
The Good Neighbour Fund.....	12
Disaster Recovery Program and Municipal Wildfire Assistance Program.....	12
<b>British Columbia.....</b>	<b>13</b>
Crisis Supplement.....	13
Financial Assistance In A Disaster.....	13
<b>Manitoba.....</b>	<b>14</b>
Employment and Income Assistance.....	14
Disaster Financial Assistance.....	14
<b>Saskatchewan.....</b>	<b>15</b>
Saskatchewan Income Support.....	15
Provincial Disaster Assistance Program.....	15
<b>Nova Scotia.....</b>	<b>16</b>
Income Assistance.....	16
Disaster Financial Assistance.....	16
<b>New Brunswick.....</b>	<b>17</b>
Disaster Financial Assistance.....	17
<b>Newfoundland and Labrador.....</b>	<b>18</b>
Services for Victims of Violence.....	18
Disaster Financial Assistance Program.....	18
<b>Prince Edward Island.....</b>	<b>19</b>
Emergency Assistance.....	19
<b>Northwest Territories.....</b>	<b>20</b>
Homelessness Assistance Funding.....	20
Disaster Financial Assistance.....	20
<b>Yukon.....</b>	<b>21</b>
Victims of Crime Emergency Fund.....	21

Disaster Financial Assistance Program.....	21
<b>Nunavut.....</b>	<b>22</b>
Income Assistance.....	22
<b>Conclusion.....</b>	<b>23</b>

# Introduction

Navigating emergency assistance or disaster relief across Canada can be a crucial lifeline for individuals and families facing unexpected crises. This guide offers a comprehensive overview of the various programs and services available in provinces and territories, tailored to meet the diverse needs of residents.

In Ontario, discretionary benefits provide flexible, case-specific support for health-related and non-health-related expenses, while emergency assistance offers short-term financial aid for basic needs during a crisis. The Disaster Recovery Assistance for Ontarians program helps individuals and communities rebuild after natural disasters. Similarly, Quebec provides targeted support through its Shelter Allowance Program and disaster-related financial assistance programs, ensuring residents can recover from emergencies and secure stable housing.

Other provinces, like Alberta, British Columbia, and Manitoba, also offer extensive emergency assistance and disaster recovery programs to address uninsurable losses and urgent needs. These programs emphasize immediate relief and long-term recovery, providing funds for essential repairs, housing stability, and basic living expenses. Meanwhile, Saskatchewan, Nova Scotia, and New Brunswick prioritize helping their residents and businesses recover from natural disasters and maintain financial security through tailored income and disaster aid programs.

In the northern regions, Northwest Territories, Yukon, and Nunavut ensure culturally relevant and localized assistance. These programs address unique challenges, from disaster recovery to income support, ensuring no one is left behind.

Whether you're seeking help with housing, utilities, medical expenses, or recovering from a natural disaster, these programs underscore the importance of community resilience and support systems. This guide serves as a resource to help you navigate the options available in your region, providing links to official sources for more information and application details.



# Ontario

## Discretionary Benefits

Discretionary benefits under Ontario Works are additional supports provided on a case-by-case basis at the discretion of the program administrator. These benefits address both health-related and non-health-related needs for eligible individuals, including Ontario Works and ODSP recipients, as well as other prescribed groups. Health-related discretionary benefits include dental and vision care for adults, prosthetic appliances, funerals and burials, and energy conservation supports. Non-health-related benefits cover expenses like vocational training, moving costs, non-medical travel, and special services or items approved by the Director. The flexibility of discretionary benefits allows administrators to meet unique or urgent needs that fall outside mandatory assistance.

For more details, visit

<https://www.ontario.ca/document/ontario-works-policy-directives/71-summary-benefits>

## Emergency Assistance

Emergency assistance in Ontario provides short-term financial support to individuals and families facing a crisis or emergency who do not have enough money for basic needs like food and housing. Eligibility includes those experiencing situations such as eviction, leaving an abusive relationship, or having emergency authorization to be in Canada, including Ukrainian migrants under the Canada-Ukraine Authorization for Emergency Travel (CUAET). Support is available for up to 48 days, or up to six months for CUAET applicants, with payments typically around \$733 a month for a single person, and additional support for families with children. Eligible recipients also receive a drug card to help cover prescription costs. Applications can be submitted online or through a local Ontario Works office for those without a Social Insurance Number or necessary technical access.

For more details, visit <https://www.ontario.ca/page/apply-emergency-assistance>

## Disaster Recovery Assistance

Disaster Recovery Assistance for Ontarians (DRAO) provides financial support to individuals, small businesses, farms, and not-for-profit organizations affected by natural disasters such as floods or tornadoes. Eligible applicants can be reimbursed for up to 90% of their total costs, with a maximum of \$250,000 per application, to cover expenses like clean-up, emergency needs, and repairing or replacing essential property. A \$500 deductible applies but may be waived for low-income households. The program is not a replacement for insurance but can supplement

costs when coverage is insufficient. Assistance is available only in officially activated areas, and applicants must submit supporting documents such as proof of residency, repair invoices, and photographs of damages.

For more details, visit <https://www.ontario.ca/page/apply-disaster-recovery-assistance>

# Quebec

## Shelter Allowance Program

The shelter allowance program in Québec provides financial assistance to low-income individuals and families who spend a significant portion of their income on housing. The program is available to homeowners, tenants, and boarders and offers up to \$170 per month in assistance for the period between October 1, 2024, and September 30, 2025. Funding for the program is shared between the Société d'habitation du Québec (SHQ) and the Canada Mortgage Housing Corporation, with Revenu Québec managing the program. Eligible individuals can apply online through My Account for individuals, where they can track their application status, view payment details, and sign up for direct deposit for faster payments.

For more details, visit

<https://www.revenuquebec.ca/en/citizens/your-situation/low-income/shelter-allowance-program/>

## General Financial Assistance Program Regarding Disasters

The General Financial Assistance Program Regarding Disasters in Québec provides last-resort financial support to property owners and tenants affected by disasters not covered by standard insurance policies. Eligible disasters include flooding, shoreline erosion, submersion, landslides, and earthquakes. Financial assistance covers expenses such as temporary preventive measures, emergency work, and damages to essential property, with support provided upon submission of appropriate invoices. If insurance is insufficient or unavailable, applicants can receive compensation to meet basic needs. Applications can be submitted online for faster processing, or through mail with supporting documents. Eligible individuals must report the disaster to their municipality and contact their insurer before applying.

For more details, visit

<https://www.quebec.ca/en/public-safety-emergencies/emergency-situations-disasters-and-natural-hazards/financial-assistance-and-compensation-flooding-or-disaster/financial-assistance-compensation-property-owners-tenants>

# Alberta

## Emergency Needs Allowance

The Emergency Needs Allowance in Alberta provides short-term financial assistance to individuals facing unexpected emergencies that pose a severe health risk and cannot be addressed through other resources. This program covers essential costs such as food, clothing, temporary shelter, transportation, child care, damage deposits, utility arrears, eviction payments, and repairs for appliances or homes. Some benefits, like utility arrears or eviction payments, may need to be repaid if accessed more than once. Eligibility requires applicants to be current Income Support clients or low-income Albertans experiencing a one-time emergency lasting no longer than a month. Applications can be made through the Income Support Contact Centre during and outside regular business hours, with 24/7 access for critical needs like food, medication, or shelter.

For more details, visit <https://www.alberta.ca/emergency-financial-assistance>

## The Good Neighbour Fund

The Good Neighbour Fund, established in 1993 by Bruce Hogle Sr., provides one-time, limited assistance to individuals and families in the greater Edmonton area who face exceptional needs not covered by other funding sources. Inspired by a mission to offer a helping hand, the fund aims to improve lives and fight inequality by addressing unique circumstances.

For more details, visit <https://www.goodneighbourfund.ca/>

## Disaster Recovery Program and Municipal Wildfire Assistance Program

The Disaster Recovery Program in Alberta provides financial assistance for uninsurable losses caused by widespread disasters such as floods, wildfires, or ice jams. To qualify, the disaster must be considered an extraordinary event, not reasonably covered by typical insurance, and cause significant damage over multiple areas or jurisdictions. Eligibility criteria include events like rainfall exceeding a 1-in-25-year level in urban areas or streamflow exceeding a 1-in-100-year level. Municipalities must apply and be approved for a program on behalf of their residents, after which individuals and businesses can apply for financial support. The program ensures recovery support for residents, businesses, and communities impacted by natural disasters.

For more details, visit <https://www.alberta.ca/disaster-assistance-and-recovery-support>

# British Columbia

## Crisis Supplement

The Crisis Supplement in British Columbia provides one-time financial assistance to recipients facing unexpected emergency needs that could lead to imminent danger to their physical or mental health. It is available under the Employment and Assistance Regulation and the Employment and Assistance for Persons with Disabilities Regulation. Crisis supplements can help cover emergency costs such as essential home repairs, utility payments, and other immediate needs. Eligibility is assessed based on the urgency of the situation, and the supplement is subject to specific limitations outlined in the regulation. An emergency or disaster supplement may also be available to address needs arising from broader emergencies or natural disasters.

For more details, visit

<https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/crisis-supplement>

## Financial Assistance In A Disaster

Disaster Financial Assistance in British Columbia provides financial support to individuals, small businesses, farms, and charitable organizations facing uninsurable losses caused by eligible disasters, such as overland flooding. The program compensates for essential repairs, replacement of personal property, debris removal, and other eligible expenses, covering 80 percent of total approved damages after a \$1,000 deductible, up to a maximum of \$400,000. Applications must be submitted within 90 days of the declared event, with required documentation such as insurance statements, photos, and receipts. Determinations are made based on program regulations, and appeals can be filed within 60 days if applicants disagree with eligibility or funding decisions.

For more details, visit

<https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/evacuation-recovery/disaster-financial-assistance>

# Manitoba

## Employment and Income Assistance

The Employment and Income Assistance (EIA) program in Manitoba provides financial support to individuals and families who have no other means to meet their basic needs. EIA helps eligible recipients cover essential expenses such as food, clothing, and shelter, including Rent Assist for housing and utility costs. Applicants must demonstrate financial need based on their income, assets, and family size. Support is also available for health needs, approved work-related expenses, and employment training programs to help individuals transition back to work. The program includes exemptions, like allowing recipients to retain a portion of their earnings, ensuring they always have more money when they work. EIA benefits can be paid through direct deposit, and participants may receive additional assistance during transitions to employment or training programs.

For more details, visit [https://www.gov.mb.ca/fs/eia/eia\\_general.html](https://www.gov.mb.ca/fs/eia/eia_general.html)

## Disaster Financial Assistance

The Disaster Financial Assistance (DFA) program in Manitoba provides financial support for uninsurable losses to basic and essential property following eligible natural disasters. Assistance is available for local authorities, private primary residences, farms, small businesses, and not-for-profit organizations. DFA is not a substitute for private insurance and does not cover lost revenue, inconvenience, non-essential damages, injuries, or wages. A DFA program is established when damages are widespread, primarily uninsurable, and represent a significant financial burden. Manitoba Emergency Management Organization (EMO) assesses the damages to determine eligibility, aligning with federal Disaster Financial Assistance Arrangements (DFAA) to maximize cost-sharing opportunities. Applications are reviewed based on specific criteria, and claimants are encouraged to contact EMO with their claim number for updates.

For more details, visit <https://www.gov.mb.ca/emo/dfa/index.html>

# Saskatchewan

## Saskatchewan Income Support

The Saskatchewan Income Support (SIS) program offers monthly financial assistance to individuals and families in need to help cover housing and essential living costs. Eligibility depends on factors such as income, assets, and living conditions, with additional benefits available for those with specific needs like medical expenses, relocation support, or job training. Clients can also access earned income incentives and assistance in transitioning to employment or education. For individuals who struggle with managing finances, options include trusteeship, money management support, or direct payments for housing-related costs. Applications can be submitted online, by phone, or in person at Social Services offices, with dedicated support available for those facing unique challenges or emergencies. In urgent, unforeseen situations where a lack of intervention would result in harm, short-term emergency assistance may be provided to address immediate needs.

For more details, visit

<https://www.saskatchewan.ca/residents/family-and-social-support/financial-help/saskatchewan-income-support-sis>

## Provincial Disaster Assistance Program

The Provincial Disaster Assistance Program (PDAP) in Saskatchewan provides financial support to residents, small businesses, agricultural operations, First Nations, non-profit organizations, and communities recovering from natural disasters like flooding, tornadoes, and severe weather. PDAP covers the cost of uninsurable essential losses, clean-up, repairs, and temporary relocation, helping restore property to its pre-disaster condition. A local authority, such as a municipality or First Nation, must apply to have the community designated for PDAP assistance within one month of the disaster. Once approved, residents and businesses can submit claims for eligible damages. The program does not replace private insurance and requires detailed documentation, including estimates, invoices, and engineer assessments, to process claims.

For more details, visit

<https://www.saskpublicsafety.ca/communities/provincial-disaster-assistance-program#:~:text=The%20Provincial%20Disaster%20Assistance%20Program,disasters%20caused%20by%20severe%20weather.>

# Nova Scotia

## Income Assistance

Emergency financial assistance in Nova Scotia is available through the Income Assistance (IA) program for individuals facing urgent situations that threaten their health, safety, or housing. Examples of emergencies include having no food, being at risk of losing your home, or needing support to protect your health or that of your family. In such cases, a caseworker can expedite the application process to provide assistance more quickly. Eligible applicants must be Nova Scotia residents who are 19 or older (or 16 to 18 in exceptional circumstances) and in need of financial support for basic needs. Emergency assistance aims to address immediate needs while ensuring longer-term support is available through the regular IA program if required.

For more details, visit

[https://novascotia.ca/coms/employment/income\\_assistance/Eligibility.html#help](https://novascotia.ca/coms/employment/income_assistance/Eligibility.html#help)

## Disaster Financial Assistance

Disaster Financial Assistance in Nova Scotia provides support to municipalities, individuals, farmers, small businesses, and charitable organizations recovering from uninsurable losses caused by major natural disasters. The program helps affected parties return to their pre-disaster condition by covering essential expenses like clean-up, repairs, and replacement of necessary property. Eligibility requires that damages are uninsurable, and the program does not compensate for losses like inconvenience, lost revenue, or non-essential damages. Specific programs are created following significant disasters to address the unique needs of those impacted.

For more details, visit

<https://beta.novascotia.ca/documents/disaster-financial-assistance-fact-sheet>



# New Brunswick

## Disaster Financial Assistance

The Disaster Financial Assistance program in New Brunswick helps individuals, communities, farmers, and businesses recover from extensive property damage caused by major natural disasters. It provides funding for eligible losses that pose health and safety risks and are not covered by private insurance. Assistance can include support for water testing, electrical reconnections, permits, and health and safety inspections to ensure homes and businesses are safe to return to. The program aligns with federal guidelines and does not cover damages that could have been insured. Active events for disaster assistance are declared after significant incidents, such as flooding or storms, and residents are encouraged to check eligibility and apply as needed.

For more details, visit

[https://www2.gnb.ca/content/gnb/en/news/public\\_alerts/report\\_damages.html](https://www2.gnb.ca/content/gnb/en/news/public_alerts/report_damages.html)

# Newfoundland and Labrador

## Services for Victims of Violence

The Government of Newfoundland and Labrador provides emergency supports to residents leaving violent situations through the Income Support Program and related services. Assistance includes transportation to a shelter or another safe location, temporary accommodations provided by the Newfoundland and Labrador Housing Corporation, and personal allowances for shelter stays based on financial circumstances. Additional supports for Income Support recipients include transportation for relocation, start-up allowances for essential items like furniture and clothing, and assistance for moving household furniture or traveling outside the province for safety. Services are available 24/7 through a toll-free helpline, shelters, and liaison social workers to ensure immediate and ongoing support for victims of violence.

For more details, visit <https://www.gov.nl.ca/cssd/income-support/victimsofviolence/>

## Disaster Financial Assistance Program

The Newfoundland and Labrador Disaster Financial Assistance Program (NL-DFAP) provides basic financial support to individuals, small business owners (including farmers), not-for-profit organizations, and local governments to help recover from natural disasters like flooding, hurricanes, or storm surges. The program covers costs for essential repairs, restoration of damaged homes, replacement of necessary items, and rebuilding public works and community services. It does not cover insurable losses, secondary residences, recreational equipment, private roads to non-primary residences, or loss of income. Applications are available online, through local government offices, or by contacting Emergency Services. Eligibility is determined after an adverse event is officially approved for consideration under NL-DFAP, and claims are processed based on factors like event severity and repair timelines.

For more details, visit

<https://www.gov.nl.ca/jps/files/fes-forms-NL-DFAP-Frequently-Asked-Questions-for-claims-package.pdf>

# Prince Edward Island

## Emergency Assistance

The Emergency Assistance policy under the Social Assistance Program provides one-time financial support for up to one month to meet an applicant's immediate needs related to health and safety. Emergency assistance covers essential items such as food, shelter, utilities, clothing, and other basic needs when all other reasonable options, including personal assets, family resources, and community services, have been exhausted. Assistance may be provided without full verification of income and expenses initially, but extended support beyond one month requires documented proof and a full eligibility assessment. Supports Coordinators assess the applicant's circumstances, direct them to alternative resources if possible, and seek supervisor approval before granting assistance. Emergency assistance does not require a case plan, and only the amount needed to meet the immediate need is approved.

For more details, visit

[https://www.princeedwardisland.ca/sites/default/files/publications/3-13-0social\\_assistance\\_policy\\_emergency\\_assistance.pdf](https://www.princeedwardisland.ca/sites/default/files/publications/3-13-0social_assistance_policy_emergency_assistance.pdf)

# Northwest Territories

## Homelessness Assistance Funding

The Homelessness Assistance Funding program in the Northwest Territories provides one-time financial assistance of up to \$3,000 to individuals or households at risk of homelessness. The program helps cover eligible expenses such as utility arrears, private market rental arrears to prevent eviction, damage deposits and first month's rent when housing is confirmed, and one-way travel to a community where housing is guaranteed. Payments are made directly to the service provider, landlord, or airline, not to the applicant. HAF does not cover continuous rent, public housing arrears, hotel stays, or personal expenses like groceries or internet bills. Applicants must work with referral agents, such as social workers, shelter caseworkers, or local outreach workers, to apply. Self-referrals may be considered if no referral agent is available. The program is available year-round to Northwest Territories residents who do not own a home and have not previously received HAF funding.

For more details, visit <https://www.nwthc.gov.nt.ca/en/services/homelessness-assistance-funding>

## Disaster Financial Assistance

The Disaster Financial Assistance program in the Northwest Territories provides financial support to residents, small businesses, non-profits, and local governments recovering from disasters that cause widespread damage and result in uninsurable losses. Assistance covers essential recovery costs such as repairs, property replacement, and mitigation measures, with a maximum claim limit of \$240,000 per property, allowing up to three claims if mitigation measures are implemented. Eligible applicants include residents whose primary residence is damaged, small businesses with annual revenues between \$10,000 and \$2 million, non-profits offering essential services, and local governments facing substantial disaster-related costs. Damages must exceed \$1,000 for residents and \$5,000 for businesses and non-profits. Applicants must first determine insurance coverage before applying for assistance and submit a registration form via email. Eligibility is assessed through a preliminary screening and property inspection. The program excludes insurable damages, secondary residences, and non-essential costs.

For more details, visit

<https://www.maca.gov.nt.ca/en/services/disaster-recovery/disaster-financial-assistance>

# Yukon

## Victims of Crime Emergency Fund

The Victims of Crime Emergency Fund in Yukon provides last-resort financial assistance to victims who face emergency or immediate expenses affecting their safety as a result of a crime. Eligible individuals include victims, their children, or dependents for crimes that occurred within the last 60 days in Yukon, and who have no alternative resources such as social assistance, insurance, or community support. The fund covers specific costs, including transportation to seek safety, emergency home repairs like changing locks or fixing windows, medical expenses such as eyeglasses or prescriptions, crime scene cleanup, short-term counselling, emergency accommodation, and emergency child care. Applications are completed with a Victim Services worker, and payments are made directly to service providers like locksmiths, carpenters, or medical professionals; reimbursement for previously paid expenses is not available. The fund does not cover lost wages, injuries from non-criminal motor vehicle accidents, or damages sustained while committing a crime. If an application is denied, individuals can request a review of the decision by contacting the supervisor of Victim Services.

For more details, visit

<https://yukon.ca/en/legal-and-social-supports/supports-victims-crime/get-emergency-financial-help-victim-crime>

## Disaster Financial Assistance Program

The Yukon Disaster Financial Assistance Program helps individuals, small businesses, and farmers recover from natural disasters by covering uninsurable losses to property. Financial assistance can be provided to homeowners and renters for necessities of life, repairs to damaged homes, and temporary accommodations, up to a maximum of \$250,000 or the property's assessed value, whichever is less. Small businesses and agricultural producers with annual revenues between \$10,000 and \$2 million, employing no more than 20 full-time employees, may be eligible for up to \$500,000 for repair costs and recovery efforts. The Yukon government activates the program for eligible disaster events, such as the Klondike floods in 2023, which are widespread, affect a large area, and involve mostly uninsurable damages. Once a disaster is declared eligible, application information will be made available, and funding will align with federal Disaster Financial Assistance Arrangements guidelines.

For more details, visit <https://yukon.ca/en/yukon-disaster-financial-assistance-program>

# Nunavut

## Income Assistance

The Department of Family Services in Nunavut provides Income Assistance to help Nunavummiut achieve independence and self-reliance by offering financial support to individuals 18 and older, as well as their dependents. The division ensures policy direction, program development, and support for staff delivering these programs across the territory.

For more details, visit <https://www.gov.nu.ca/en/departments-family-services/income-assistance>

# Conclusion

Access to emergency assistance and disaster relief programs across Canada plays a vital role in supporting individuals, families, and communities during times of crisis. These programs are designed to address immediate needs, foster recovery, and provide financial stability when unexpected events occur. From discretionary benefits in Ontario to disaster recovery programs in Alberta and financial assistance initiatives in Quebec, each province and territory has tailored its resources to meet the unique challenges faced by its residents.

Ontario offers a wide range of supports, including discretionary benefits for health and non-health-related expenses, emergency assistance for basic needs, and disaster recovery programs to help communities rebuild after natural calamities. Similarly, Quebec's Shelter Allowance Program and disaster assistance initiatives emphasize housing stability and recovery for affected individuals and families. Alberta, British Columbia, and Manitoba provide comprehensive relief through emergency and disaster financial aid programs, ensuring residents can cover essential expenses like housing, utilities, and repairs.

Other provinces, such as Saskatchewan, Nova Scotia, and New Brunswick, focus on long-term recovery and stability, helping individuals and businesses recover from natural disasters while maintaining access to financial support for basic needs. The northern territories, including Northwest Territories, Yukon, and Nunavut, have implemented programs tailored to their distinct cultural and geographic realities, ensuring no community is left unsupported during emergencies.

These programs reflect a shared commitment to resilience, equity, and recovery across Canada. Whether addressing immediate crises, rebuilding after natural disasters, or providing ongoing financial assistance, they ensure that Canadians can access the help they need when they need it most. By understanding the options available and knowing where to turn for support, individuals and families can better navigate challenging times. For more information, refer to the resources provided for each province or territory to determine the most appropriate assistance for your needs.

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Editing: Hibaq Abdi

Design: Hibaq Abdi

Cover design: Hibaq  
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Printed in Ontario, Canada by Ontario Without Barriers

First Edition

Hibaq Abdi. Ontario Without Barriers. <https://www.ontariowithoutbarriers.ca/>

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