Provincial Disaster Assistance Program (PDAP)

Regulation Changes – Questions & Answers

July 2026

Background

What is PDAP?

PDAP helps residents, small businesses, agricultural operations, First Nations, non-profits, and municipalities recover from natural disasters by supporting essential, uninsurable losses.

What properties are eligible?

PDAP covers primary residences, small businesses, non-profit organizations, and local authorities. It does not cover secondary homes or cabins, and it does not cover perils that are readily insurable, whether insured or not. Assistance may be available for uninsurable damage caused by an eligible disaster.

Is PDAP a replacement for private insurance?

No. PDAP is unable to assist in situations where private insurance is readily available, it is important that individuals work with industry professionals to ensure they have adequate insurance coverage.

Program Updates

What is changing?

The Province is updating PDAP regulations to align with federal Disaster Financial Assistance Arrangements (DFAA) and to expand eligibility and accessibility, increase assistance, improve fairness, and support mitigation and resilience.

When do the changes take effect?

The new regulations take effect upon filing and apply retroactively to April 1, 2026, including for those affected by the May 2026 flooding. Separately, eligible 2025–26 claims benefit from higher federal-aligned maximums effective April 1, 2025.

What financial enhancements were made?

- Maximum assistance for individuals increases from $240,000 → $500,000.
- Maximum assistance for small businesses increases from $500,000 → $3 million.
- Compensation is now based on standard replacement value, not depreciated value.
- Claims in 2025–26 also benefit from expanded federal-aligned maximums.

What is included in the expanded scope?

- Broader small business eligibility (no employee limit, no owner-operator requirement, revenue threshold increased to $15M).
- Support for resilient rebuilding and mitigation measures.
- The ability for a municipality to be designated as part of a broader event without additional location specific documentation.

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What is being done to reduce the risk and impacts in the future?

Eligible repairs can include upgrades needed to meet current standards, not just restoring damaged property to its previous condition. Additionally, claims may include pre-approved proven resilience measures, for which a claimant can receive reimbursement for pursuing.

What stakeholder did the SPSA work with before making these changes?

Stakeholders included SUMA, SARM, the Chamber of Commerce, Insurance Bureau of Canada, Saskatchewan Real Estate Commission, Public Safety Canada, and the Ministry of Government Relations. No concerns were raised.

Municipalities

How are municipal deductibles changing?

A new maximum deductible is introduced for larger municipalities, tied to federal thresholds, making costs more predictable and manageable.

Can municipalities reduce their deductible?

Yes. A new Municipal incentive allows local authorities to lower their deductible by meeting emergency management and preparedness criteria.

Are there changes to how municipalities access the program?

Yes. The requirements for requesting assistance have been reduced in the case of significant events involving multiple municipalities, and enhancements have been made to allow the Province to designate a local authority as eligible without a request, should the need be self-evident.

Mitigation and Resilience

Will mitigation support be available?

Yes. Additional assistance up to 25% of a claim's value may be available for projects that reduce future disaster risk, subject to program rules and funding.

What are resilience enhancements?

Resilience enhancements are proven risk reduction measures that were identified during a damage assessment as valuable enhancements a property owner should consider to prevent future damage. These identified measures are pre-approved for reimbursement through PDAP.